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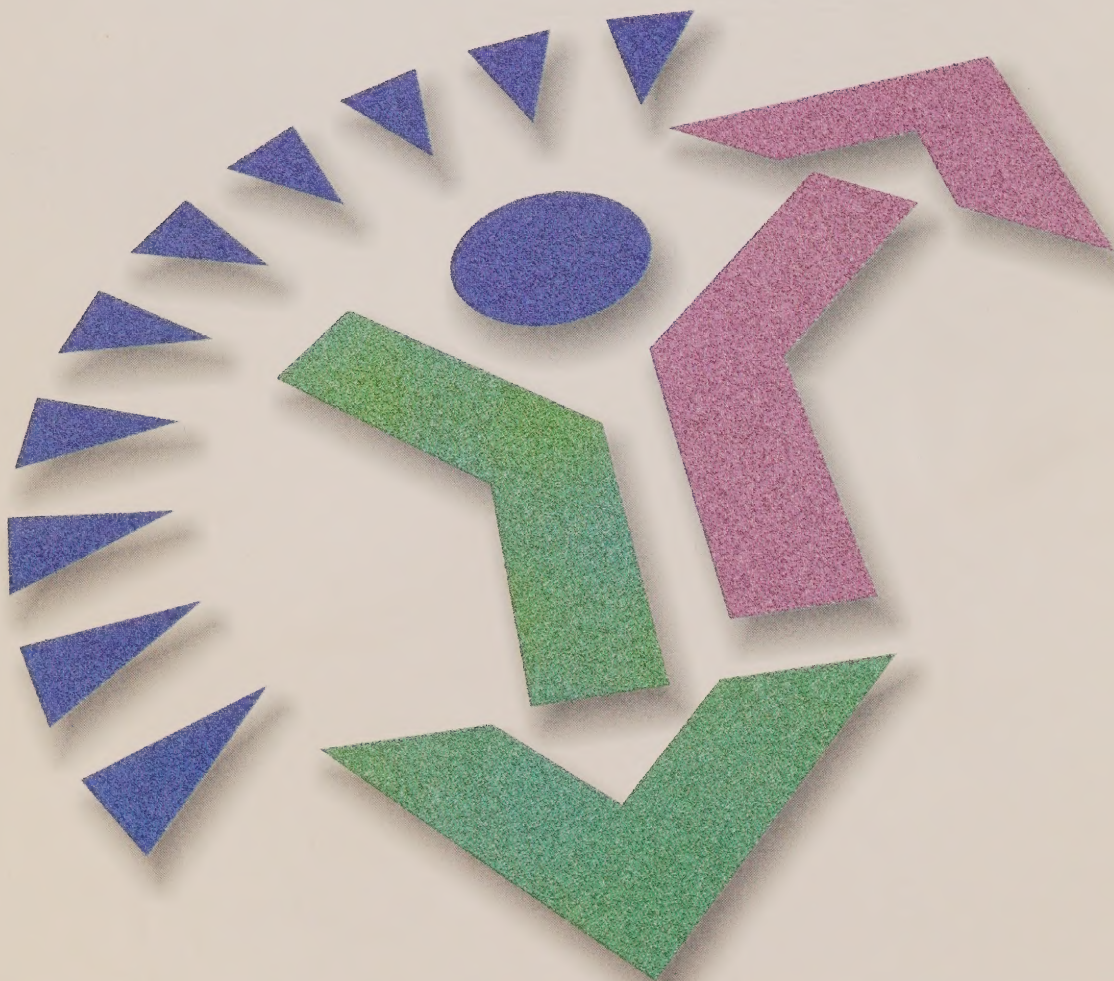


Catalogue No. 75-202-RPE

Income in Canada

1998

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Statistics Canada
Income Statistics Division

Income in Canada

1998

Revised Edition

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- ^r revised figures.
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Highlights

1998 income: an overview

Market income

With the economy in high gear, the market income of Canadian families jumped 4.7% to \$55,224 in 1998. Market income, earned from employment and investments, was at its highest level in the 1990s, surpassing the previous peak achieved in 1989 (\$54,508).

The market income of unattached individuals rose almost as much as that of families: up 4.5% to \$20,758.

This is also the first time in the decade that families in all provinces saw a rise in their market income. Prince Edward Island, Manitoba and Ontario had the largest increases in market income, about 6.0% each.

Increase in inequality of market income

If families are ranked by their income level from lowest to highest, the top 20% of families earned 45.2% of all market income in 1998, against 3.1% for the bottom 20% of families. For every dollar earned by the bottom 20%, nearly 14 dollars were earned by the top 20%. The general trend in the 1990s has been towards increasing inequality in market income. In 1989, the top 20% of families earned 11 dollars for every dollar earned by the bottom 20%.

Government transfers unchanged

The average family received an estimated \$6,892 in government transfers in 1998, virtually the same as in 1997. Government transfers to families peaked in 1993, during the recession, and have fallen 5.4% since then.

Unattached individuals received an average of \$5,027 in transfers in 1998, down 1.6% (\$82) from 1997 and 8.3% from the peak reached in 1994.

Total income

Driven primarily by the growth in market income, the average income of Canadian families from all sources rose 4.1% to \$62,116 in 1998, passing the 1989 peak by 2.7%. Unattached individuals averaged \$25,784 in 1998, a rise of 3.3% over 1997. However, the total income of unattached individuals has yet to reach the 1989 peak of \$26,264.

For the 20% of families with the lowest incomes, government transfers contributed over half (54.3%) of all income received in 1998. For families in the top quintile, only 3.2% came from transfers. Because of transfers, the distribution of total income is more "equal" than market income. On the basis of total income, the top 20% of families received about seven dollars for every dollar received by the bottom quintile. In aggregate terms, the top 20% of families got 41.5% of total income, versus 6.1% for the bottom 20% of families. This is a slightly more unequal sharing than ten years ago, when the shares were 39.1% and 6.6%.

Rise in income taxes

In 1998, the average family paid \$12,489 in income taxes, up 5.7% from 1997, partly a reflection of the strong growth in market income. The taxes paid in 1998 are at the highest level in the decade so far.

The top 20% of families contributed 52.2% of all taxes in 1998, compared with 2.0% for the bottom quintile. The share of taxes has shifted towards the top quintile during the 1990s. It stood at 48.0% in 1989 and 51.8% in 1997.

Income after tax

The average family had an estimated \$49,626 in after-tax income in 1998, up 3.7% from 1997. After-tax family income has also surpassed the 1989 peak of \$48,807. For unattached individuals, the average after-tax income was \$21,067, up 2.4% since 1997.

Like transfers, taxes reduce income inequality. The top 20% of families received 38.8% of all after-tax dollars compared with 7.1% for the bottom quintile, a ratio of 5 to 1. Taxes and transfers have kept this ratio quite stable throughout the early 1990's, but has been edging up over the past two years.

Fewer families in low income than in 1997

An estimated 752,000 families were in low income after tax in 1998, down from 852,000 in 1997. This was the lowest rate since 1990 (8.5%). Despite this drop, the financial situation of families below the low income cutoff did not show improvement. These families would have needed, on average, an additional \$6,638 in after tax dollars to reach the low income cutoff, compared to \$6,404 in 1997.

Among unattached individuals, 1,288,000 were in low income in 1998, down from 1,317,000 in 1997; the low income rate dropped from 32.0% to 30.3%. On average,

they would have needed an additional \$4,910 to rise above the low income cutoff in 1998.

The low income rate for persons dropped as well. In 1998, 12.2% of all Canadians, about 3.7 million persons, were in low income based on income after tax. After climbing throughout the early 1990s, the rate peaked in 1996, at 14.2%, and declined to 13.7% in 1997.

In 1998, 1,004,000 children were in low income. The number dropped 14% from 1997 (1,168,000). The proportion of children living in low income in 1998 was 14.2%, down from 16.5% in 1997.

Low income touches more than one in five over a six-year period

About 24.2% of Canadians experienced low income at some time between 1993 and 1998. This reflects the fact that, for some, low income is a transitory experience. About 8.0% experienced one year of low income and 4.8% were in low income two years. At the other extreme, 3.3% of the population remained in low income for the full six year period.

Impact of transfers and taxes across family types

The average married couple with no children at home earned about \$60,300 in market income in 1998. They received an additional \$3,661 in transfers, but paid out \$14,192 in taxes. So, on average, they received \$49,769 after tax; after netting out taxes and transfers, they retained 82.5% of their market income.

Dual-earner parents had higher market income (\$68,033) and higher after-tax income (\$56,090) but the portion of market income they retained was the same, 82.5%. Single-earner couples with children had substantially lower levels of market income in 1998, \$48,206 on average. But with somewhat higher government transfers, and lower income tax, their after-tax income, at \$41,860 was 86.8% of their market income.

Lone-parent families averaged \$22,290 in market income in 1998. They received more in transfers than they paid in taxes, so that income after tax was higher, at \$26,279. The same is true for families headed by a senior. Their market income averaged \$23,482 while income after tax was \$36,051 in 1998. Unattached seniors, particularly senior women, registered very low levels of income. Senior unattached men averaged \$22,299 after tax and, senior women, \$18,095.

Chapter 1: Introduction

This report examines family income and low income in Canada in 1998. The data are drawn from two household surveys: the Survey of Consumer Finances (SCF) and the Survey of Labour and Income Dynamics (SLID). For readers who are familiar with the SCF program, this new annual report replaces the series of publications traditionally produced by SCF¹. *Income in Canada* contains the key tables from the previous publication series, as well as several new ones. Historical data prior to 1996 are drawn from the SCF and data since 1996 are taken from SLID.

The publication is organized into chapters, each dealing with a specific income concept. Each chapter has a short analytical article, followed by data tables. Background information on the data sources, notes and definitions, survey methodology and data quality is presented at the end of the publication. Chapter 2 examines market income, also known as “income before transfers”. It represents the money people earned from the labour market, investments and private pensions. Chapter 3 looks at government transfer payments, focusing on specific groups or family types (such as the elderly, lone-parent families and families that had no earner in 1998) that are the target beneficiaries of most income security programs. Chapter 4 deals with the total income of Canadian families. The role of government transfers in total income is also examined. Chapter 5 presents information on income tax and how it varied by family type. Chapter 6 examines after-tax income. The joint effect of transfers and income taxes is assessed. Chapter 7 revisits all the income concepts and focuses on broad trends in the 1990s. Chapter 8 concentrates on low income in Canada, including low income persistence. Chapter 9 presents tables on family and person estimates underlying the time series covered in this publication.

To factor in inflation when comparing income levels across time, all the income estimates are expressed in 1998 constant dollars.

¹ For a listing of SCF publications, see *Related Product and Services*.

Chapter 2: Market Income

Market income includes the earnings that Canadians receive from their labour force participation. Also included in market income is investment and private pension income. For the majority of Canadians, money from employment constitutes a high proportion of market income. In 1998, 87.4% of aggregate market income for Canadian families came from employment. Hence, market income is closely tied to the economy.

Market income tops 1989 peak, first time in decade

Average market income for Canadian families of two or more people was \$55,224 in 1998, up 4.7% from the previous year after adjusting for inflation (as measured by changes in the Consumer Price Index). The 1998 estimate was the first time that average market income of families surpassed the peak reached in 1989 (\$54,508). Average market income has increased by 12.0% from the 1993 recessionary trough when it stood at \$49,329.

Average market income for persons not living in families (unattached individuals) was \$20,758 in 1998, also a strong growth of 4.5% from the previous year. However, the level still remains below the 1989 peak of \$21,855.

And growth across the provinces.....

For the first time in five years, average market income of Canadian families increased for all provinces. Prince Edward Island, Manitoba and Ontario experienced the strongest growth in average market income between 1997 and 1998, about 6.0% in each of the three provinces. Ontario had the highest average estimated at \$62,688, followed by Alberta at \$60,392 and British Columbia at \$56,416.

..... thanks to a robust labour market

The growth in market income was driven mainly by labour market conditions. The number of working Canadians increased by close to 2.0% in 1998. In particular, those working full-year full-time grew 3.1% from 1997. As well, the proportion of families where at least one member experienced unemployment at some time in 1998 declined to 26.4%, from 27.2% the previous year. At the same time, real Gross Domestic Product (GDP) grew 3.1% in 1998.

Chart 2.1

Strong Growth of Average Market Income for Economic Families in 1998

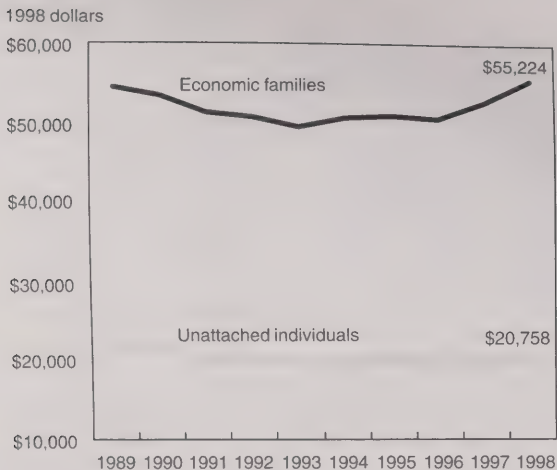
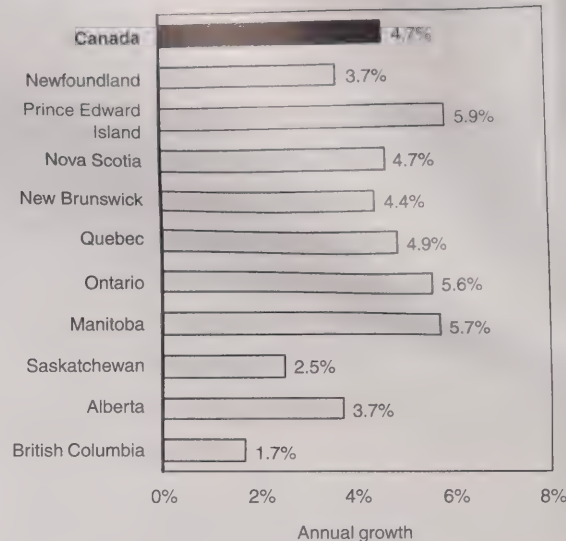


Chart 2.2

Average Market Income Grew in All Provinces Between 1997 and 1998



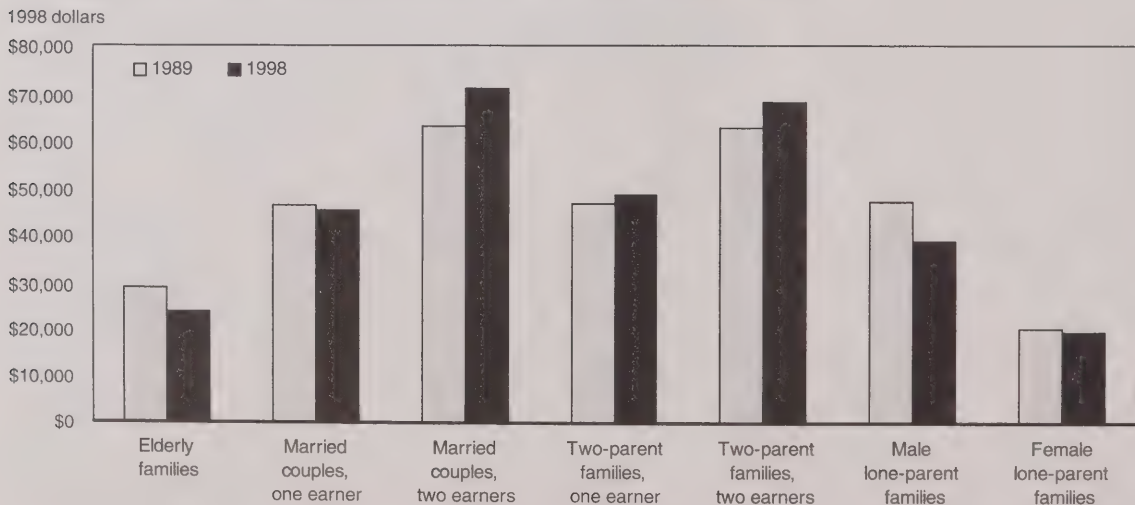
Boost in market income of single-earner families with children

Among two parent families with children under 18, those with two earners outnumbered families with a single earner by nearly four to one in 1998. But the single earner families experienced a big boost in their market

income, from \$42,370 in 1997 to \$48,206 in 1998, an increase of 13.8%. With this rise, their market income exceeded the 1989 level by 3.3%. Dual-earner parents gained 4.3% in market income between 1997 and 1998. However, viewed in the longer term, these families have fared better: their market income in 1998, at \$68,033, was 8.5% higher than ten years earlier.

Chart 2.3

Average Market Income of Some Families Surpassed the 1989 Level While Others Still Fell Short



Virtually all major family types registered increases in 1998 but some still fell well short of their market income level in 1989. For example, male lone-parent families earned \$38,560 in 1998, up 8.3% from 1997 but still 17.7% below the average a decade earlier. Female lone-parent families averaged \$19,242 in 1998, 4.4% less than 1989. Moreover, the number of families headed by a female lone-parent grew by over a quarter during the decade, to reach 580,000 in 1998.

Families headed by a senior also lost ground. At \$23,482, their market income in 1998 was virtually unchanged from 1997, but down 18.0% from 1989.

Average income in most quintiles increased from 1997

With the exception of families in the bottom 20% of the income scale, average market income in each quintile was higher in 1998 than the previous year. Families in the lowest quintile, however, saw a slight drop in average income (1.1%) from 1997. Families in the top 20% experienced the largest growth of average market income (5.5%), followed by those in the second quintile from the bottom (4.9%).

Widening market income differences

Despite recent strong economic performance, income disparities have continued to grow. In 1998, average market income for Canadian families in the top 20% of the income scale, was \$124,681, about 14 times higher

than families in the bottom 20%. Similarly, Canadian families in the bottom 20% received only 3.1% of aggregate market income, compared to 45.2% of those in the top 20%. Compared with 1989, only families in the top quintile have actually increased their share of aggregate market income. The fourth quintile broke even, but the middle and lower quintiles lost ground.

Chart 2.4

Share of Market Income Shifted Towards the Highest Income Families Between 1989 and 1998

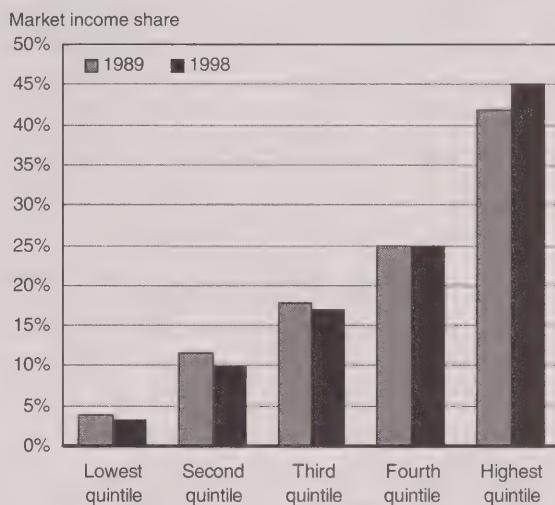


Table 2.1

Average Market Income by Selected Family Types, Canada and Provinces, 1989-98

	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998
1998 constant dollars (\$)										
CANADA										
Economic families, 2 persons or more	54,508	53,246	51,258	50,565	49,329	50,445	50,641	51,307	52,766	55,222
Elderly families	28,627	27,233	26,400	24,298	25,504	24,166	26,501	23,285	23,335	23,488
Married couples	24,540	23,267	21,812	20,673	22,261	21,153	22,238	22,368	22,529	22,544
All other elderly families	38,270	37,235	37,395	33,202	33,024	31,920	37,517	26,797	26,181	26,888
Non-elderly families	58,782	57,569	55,507	55,176	53,502	55,103	55,081	55,620	57,365	60,244
Married couples	55,767	55,936	55,065	56,905	53,829	54,018	54,537	56,325	58,396	60,300
No earner	16,877	18,528	18,217	16,178	15,926	15,481	13,639	18,442	18,718	17,843
One earner	46,095	45,187	40,367	40,724	41,825	41,403	40,834	39,890	42,196	44,933
Two earners	62,869	63,815	63,852	66,309	62,775	63,358	64,070	67,189	68,188	70,929
Two-parent families with children	63,428	61,898	59,658	59,922	58,327	60,009	59,983	59,801	62,268	65,766
No earner	4,666	16,545	2,492	2,358	2,491	2,142	2,655	3,641	4,615	4,018
One earner	46,659	42,403	41,158	40,878	39,471	41,882	39,566	42,786	42,370	48,206
Two earners	62,679	62,321	61,157	62,447	60,800	63,128	63,464	62,948	65,226	68,033
Three or more earners	82,655	80,525	77,624	76,157	77,443	77,921	78,107	78,770	81,041	82,111
Married couples with other relatives	79,565	80,315	75,415	74,566	74,527	76,088	74,336	78,288	79,165	81,765
Lone-parent families	23,274	20,724	18,871	20,037	17,815	18,923	20,177	19,557	20,124	22,290
Male lone-parent families	46,858	36,556	35,959	37,343	30,043	31,026	32,596	36,332	35,609	38,560
Female lone-parent families	20,119	17,930	16,359	17,672	15,795	16,930	18,085	16,727	17,293	19,242
No earner	1,709	1,251	1,419	1,371	1,290	1,677	2,517	1,729	1,172	1,662
One earner	23,119	21,538	21,246	23,528	21,292	22,410	23,313	22,939	22,192	22,349
Two or more earners	38,792	35,059	34,424	34,702	30,390	35,677	37,374	34,591	36,235	38,790
All other economic families	44,169	42,706	40,456	35,922	38,638	40,009	39,957	44,493	43,728	48,017
Unattached individuals	21,855	21,841	20,205	20,416	19,828	19,805	20,097	19,863	19,861	20,758
Elderly male	12,853	11,546	10,843	11,962	10,178	12,600	12,544	13,456	13,744	14,124
Non-earner	10,254	9,533	8,831	11,347	8,560	9,127	9,756	10,662	10,859	10,528
Earner	33,061	27,668	28,156	19,112	22,433	39,944	35,456	33,363	29,881	35,366
Elderly female	8,403	8,362	8,177	7,608	6,797	5,983	7,735	9,185	9,098	8,649
Non-earner	7,810	7,656	7,702	7,053	6,202	5,498	7,172	8,307	8,222	7,817
Earner	19,119	23,388	20,423	16,379	21,287	18,431	21,630	27,559	20,403	19,814
Non-elderly male	28,667	29,167	26,200	26,311	25,929	26,860	25,971	25,787	25,631	27,280
Non-earner	4,686	6,046	4,047	3,752	3,400	3,832	3,409	2,812	3,004	2,754
Earner	31,858	32,197	30,432	30,553	30,938	31,559	30,532	30,673	30,261	31,640
Non-elderly female	23,492	23,175	21,932	22,151	22,232	20,700	21,802	20,505	20,699	21,406
Non-earner	6,607	6,899	5,557	5,349	4,510	5,797	4,478	3,220	3,990	3,592
Earner	27,444	26,658	26,164	27,020	26,868	25,818	26,744	25,899	25,729	26,951

Table 2.1
Average Market Income by Selected Family Types, Canada and Provinces, 1989-98

	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998
1998 constant dollars (\$)										
NEWFOUNDLAND										
Economic families, 2 persons or more	37,447	36,003	34,136	33,118	32,754	35,372	34,166	34,476	34,209	35,478
Elderly families	15,616	14,623	13,974	10,344	11,527	11,818	12,476	9,261	11,497	9,556
Married couples	7,164	7,951	7,892	7,338	5,527	8,710	11,871	9,509	11,552	9,426
All other elderly families	23,820	22,040	20,312	13,840	19,635	15,706	13,391	8,773	11,388	9,873
Non-elderly families	41,225	39,662	37,886	37,140	36,249	39,680	37,929	38,104	37,665	39,416
Married couples	41,092	39,175	35,195	36,029	36,016	36,130	34,906	37,241	37,035	37,861
No earner	--	9,138	--	6,675	9,299	9,206	5,949	16,353	12,991	12,794
One earner	31,224	25,774	22,967	28,312	26,645	22,988	34,573	31,441	36,223	28,970
Two earners	48,245	47,540	44,113	46,225	46,109	50,428	46,380	47,893	44,899	48,488
Two-parent families with children	44,605	40,916	40,852	40,460	37,080	43,292	39,282	40,900	41,960	44,196
No earner	--	--	2,630	1,062	439	2,770	189	1,313	2,978	123
One earner	35,117	25,482	24,377	22,866	20,310	29,185	21,255	27,315	22,843	25,477
Two earners	44,083	42,551	45,541	43,974	39,231	47,064	48,909	46,874	48,404	49,725
Three or more earners	57,925	54,575	51,504	56,072	56,789	58,926	62,781	56,552	63,229	65,252
Married couples with other relatives	46,994	53,819	45,790	48,144	47,426	50,202	53,923	49,041	49,488	50,931
Lone-parent families	16,381	15,003	13,687	9,981	14,594	13,626	11,859	12,818	12,721	14,292
Male lone-parent families	--	--	--	--	--	--	--	--	--	--
Female lone-parent families	14,275	12,941	9,837	8,446	12,996	12,349	9,308	11,949	11,798	13,405
No earner	--	4,270	197	461	843	588	375	1,488	1,233	506
One earner	17,301	17,291	15,254	10,955	17,415	19,428	21,773	19,382	22,333	20,838
Two or more earners	--	--	--	--	--	--	--	--	--	--
All other economic families	26,226	21,940	24,950	21,310	26,128	25,094	19,862	27,599	25,214	24,107
Unattached individuals	17,595	17,541	14,812	15,349	12,935	15,505	13,029	13,478	11,396	10,844
Elderly male	--	--	8,072	1,659	2,547	6,682	2,171	8,322	8,912	6,557
Non-earner	--	--	7,974	913	2,485	3,826	2,189	7,350	6,882	4,663
Earner	--	--	--	--	--	--	--	--	--	--
Elderly female	4,508	3,627	8,563	3,474	1,007	3,387	4,715	1,668	3,121	2,942
Non-earner	4,508	3,561	8,365	3,398	1,007	3,387	4,715	1,668	1,857	1,940
Earner	--	--	--	--	--	--	--	--	--	--
Non-elderly male	23,702	26,416	17,570	20,446	17,753	21,420	21,719	19,593	16,339	16,519
Non-earner	--	--	2,774	1,628	229	1,026	1,229	1,710	1,391	3,666
Earner	24,900	29,426	23,277	24,404	23,808	28,903	32,351	27,883	23,252	21,937
Non-elderly female	22,602	19,858	16,416	20,862	17,559	21,948	13,890	14,432	10,624	10,833
Non-earner	--	--	4,958	6,568	1,310	--	3,249	1,973	1,481	1,837
Earner	28,715	24,003	20,887	25,172	24,875	24,708	19,328	21,585	17,388	16,996

Table 2.1

Average Market Income by Selected Family Types, Canada and Provinces, 1989-98

	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998
1998 constant dollars (\$)										
PRINCE EDWARD ISLAND										
Economic families, 2 persons or more	39,119	37,124	37,799	38,392	37,361	39,514	38,079	39,954	40,185	42,563
Elderly families	17,619	19,774	16,922	15,880	16,326	24,044	12,857	20,070	17,210	19,382
Married couples	9,758	15,974	14,453	13,462	14,032	18,997	12,652	25,485	21,539	23,930
All other elderly families	32,639	26,071	21,485	20,253	21,104	29,798	13,273	7,300	7,379	9,289
Non-elderly families	43,793	40,915	42,428	42,996	41,787	42,251	42,982	43,554	44,546	46,962
Married couples	37,236	35,828	42,162	42,651	40,004	43,071	41,332	42,178	46,584	45,932
No earner	--	--	--	--	--	--	--	--	--	--
One earner	--	--	--	35,456	--	--	--	--	29,340	33,061
Two earners	41,422	41,639	48,066	46,645	44,224	44,888	43,315	46,731	52,553	51,727
Two-parent families with children	47,114	44,598	44,917	45,821	45,788	46,742	46,898	49,581	48,102	48,772
No earner	--	--	--	--	--	--	--	--	--	--
One earner	32,927	30,418	--	31,618	27,536	29,798	31,019	--	--	--
Two earners	41,889	43,090	41,580	43,036	47,324	45,308	46,265	47,229	46,405	48,218
Three or more earners	63,373	56,557	57,022	59,181	51,723	57,830	54,568	63,423	58,052	56,771
Married couples with other relatives	65,972	62,996	59,294	56,440	51,956	49,070	53,810	53,652	59,726	70,606
Lone-parent families	15,304	14,833	14,314	20,122	17,678	18,675	16,681	16,878	17,005	20,987
Male lone-parent families	--	--	--	--	--	--	--	--	--	--
Female lone-parent families	13,719	13,970	14,160	17,148	15,928	15,233	16,761	15,550	17,093	20,510
No earner	--	--	--	--	--	--	--	--	--	--
One earner	--	14,289	15,072	14,993	16,676	--	--	--	13,289	13,762
Two or more earners	--	--	--	--	--	--	--	--	--	--
All other economic families	31,916	31,316	29,722	33,032	29,946	28,868	30,695	31,009	27,605	34,412
Unattached individuals	11,696	14,997	12,685	13,786	12,863	14,000	13,304	12,759	11,922	12,163
Elderly male	--	--	--	--	--	6,657	--	--	--	--
Non-earner	--	--	--	--	--	6,025	--	--	--	--
Earner	--	--	--	--	--	--	--	--	--	--
Elderly female	3,594	4,673	3,697	7,461	6,868	5,160	4,402	6,298	7,142	7,679
Non-earner	3,594	4,068	3,697	6,939	5,948	3,297	4,212	6,423	6,282	8,057
Earner	--	--	--	--	--	--	--	--	--	--
Non-elderly male	16,895	21,841	18,250	16,892	15,744	21,044	17,508	16,805	15,235	15,787
Non-earner	--	--	--	--	--	--	--	--	--	--
Earner	19,017	24,084	20,395	21,859	17,454	23,800	21,784	19,086	15,986	16,372
Non-elderly female	15,267	18,511	14,659	18,373	17,263	17,306	18,927	15,620	13,183	13,032
Non-earner	--	--	--	--	--	--	--	--	--	--
Earner	19,521	21,757	16,764	20,932	23,527	20,365	22,172	17,864	15,920	15,769

Table 2.1
Average Market Income by Selected Family Types, Canada and Provinces, 1989-98

	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998
1998 constant dollars (\$)										
ONTARIO										
Economic families, 2 persons or more	44,799	44,548	42,062	42,005	40,618	41,438	39,671	40,500	40,790	42,704
Elderly families	20,188	18,935	20,137	17,570	15,935	19,430	17,943	21,427	22,336	24,947
Married couples	16,716	16,148	17,856	14,427	14,776	15,334	13,881	15,522	15,800	19,067
All other elderly families	24,817	24,470	23,380	23,698	18,499	26,652	24,298	30,983	32,770	34,620
Non-elderly families	49,706	49,686	46,391	46,702	45,416	45,813	44,248	43,867	43,977	45,877
Married couples	49,365	47,584	46,473	44,502	46,598	46,731	43,834	40,949	40,861	44,423
No earner	12,240	--	19,452	18,171	26,370	12,166	15,874	19,805	16,428	16,259
One earner	40,149	38,089	34,629	39,819	38,684	34,154	33,221	33,499	28,822	33,133
Two earners	57,861	54,631	53,215	51,158	53,083	55,557	53,863	49,861	50,226	56,261
Two-parent families with children	54,045	55,212	49,681	52,251	51,203	51,464	51,433	51,396	51,983	54,385
No earner	--	--	--	--	--	--	--	--	--	--
One earner	37,624	36,625	39,562	32,166	38,798	29,673	35,984	37,190	35,955	36,799
Two earners	53,817	55,926	50,296	55,355	53,326	52,958	52,874	54,199	56,776	57,384
Three or more earners	72,945	71,990	62,261	68,242	66,942	72,497	67,182	71,279	66,324	68,511
Married couples with other relatives	65,797	62,620	60,619	65,566	60,630	58,120	55,173	60,230	64,351	60,898
Lone-parent families	18,791	18,286	13,539	12,570	10,440	13,959	11,946	11,554	10,314	11,020
Male lone-parent families	--	--	--	--	--	--	--	--	--	--
Female lone-parent families	16,576	15,395	11,744	11,415	9,809	12,225	11,370	9,702	8,988	9,408
No earner	725	1,224	170	1,555	1,484	1,121	1,920	2,254	2,952	733
One earner	20,670	19,846	16,985	17,163	15,323	17,532	17,001	14,899	14,061	10,586
Two or more earners	--	--	--	--	--	--	--	--	--	--
All other economic families	29,023	31,529	36,598	30,006	28,383	27,568	27,699	28,435	32,197	28,489
Unattached individuals	15,605	17,858	15,729	14,238	16,785	13,503	13,106	13,012	14,010	14,774
Elderly male	7,372	5,767	6,961	8,775	5,778	7,750	7,809	7,448	10,263	9,698
Non-earner	7,294	3,962	6,642	7,829	3,992	7,454	6,178	6,933	9,894	8,389
Earner	--	--	--	--	--	--	--	--	--	--
Elderly female	5,945	8,246	8,220	7,075	4,234	5,173	4,265	5,231	5,536	5,368
Non-earner	5,275	7,993	8,234	6,742	3,677	4,732	4,116	5,083	4,775	4,759
Earner	--	--	--	--	--	--	--	--	--	--
Non-elderly male	22,973	24,056	22,698	17,101	23,452	18,770	16,713	17,665	18,832	20,380
Non-earner	1,625	7,793	5,115	2,450	4,171	5,310	5,109	4,104	7,161	6,536
Earner	26,389	26,313	26,067	21,664	27,958	22,015	21,003	20,828	21,057	23,473
Non-elderly female	17,853	20,545	17,681	18,678	21,599	14,388	17,176	15,103	15,739	15,488
Non-earner	4,959	6,236	5,548	6,600	5,026	2,660	4,379	4,330	4,851	5,423
Earner	21,845	23,842	21,473	22,944	25,602	19,635	21,656	20,571	20,004	19,689

Table 2.1

Average Market Income by Selected Family Types, Canada and Provinces, 1989-98

	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998
1998 constant dollars (\$)										
NEW BRUNSWICK										
Economic families, 2 persons or more	40,874	40,163	40,124	41,158	40,332	39,720	38,970	40,408	39,901	41,672
Elderly families	18,095	18,270	15,939	15,035	15,744	18,711	16,767	20,917	20,634	23,344
Married couples	13,934	16,157	11,879	11,383	11,760	18,646	15,535	19,564	19,717	22,278
All other elderly families	24,320	21,528	23,345	21,766	22,272	18,837	18,697	24,902	23,521	27,289
Non-elderly families	45,335	44,568	44,886	46,340	45,026	43,534	43,347	43,809	43,238	44,730
Married couples	43,713	43,445	45,667	46,401	42,158	43,563	40,735	43,066	42,101	41,934
No earner	12,920	15,040	15,003	11,900	12,556	10,392	13,073	8,228	8,455	9,562
One earner	37,769	36,223	38,388	32,655	37,122	36,768	30,180	34,157	38,130	38,809
Two earners	48,597	50,541	51,382	54,324	48,368	51,106	48,792	53,713	49,639	49,024
Two-parent families with children	49,082	48,781	48,491	49,429	49,178	47,395	49,096	48,987	49,365	51,630
No earner	--	--	--	--	--	--	1,002	--	--	--
One earner	35,507	35,070	32,728	35,205	35,489	32,064	36,897	33,558	34,221	36,611
Two earners	50,661	49,650	49,629	51,252	48,468	49,105	50,924	53,036	52,726	55,335
Three or more earners	63,593	61,861	63,788	61,784	66,904	62,726	63,864	63,129	65,024	65,050
Married couples with other relatives	64,617	58,772	58,204	62,092	60,068	56,998	55,972	62,210	62,218	65,193
Lone-parent families	14,807	15,898	14,715	14,308	12,543	18,311	12,469	12,044	13,451	15,548
Male lone-parent families	--	--	--	--	--	41,089	25,396	--	--	27,009
Female lone-parent families	13,316	13,834	12,724	10,687	12,526	14,467	9,584	10,817	11,401	13,252
No earner	539	1,183	413	891	407	442	3,552	975	1,360	610
One earner	16,032	17,100	16,301	15,110	14,972	18,006	12,143	14,281	16,399	18,788
Two or more earners	28,574	--	--	--	--	28,920	--	--	--	29,329
All other economic families	28,089	25,962	32,020	27,048	33,197	27,927	34,544	24,497	28,042	28,738
Unattached individuals	16,000	16,225	16,503	14,860	14,618	14,681	16,055	14,791	15,237	14,708
Elderly male	6,886	7,695	5,891	9,635	7,107	4,680	8,539	9,795	29,037	26,063
Non-earner	5,488	6,961	5,646	7,293	5,310	4,522	7,707	6,271	23,051	23,588
Earner	--	--	--	--	--	--	--	--	--	--
Elderly female	7,190	5,455	6,387	4,445	4,969	5,157	5,306	6,306	5,685	5,817
Non-earner	6,909	5,408	6,240	4,240	4,142	5,033	4,763	6,246	5,194	5,763
Earner	--	--	--	--	--	--	--	--	--	--
Non-elderly male	21,103	23,309	22,585	19,214	22,145	23,075	23,195	19,414	18,721	17,348
Non-earner	1,201	5,066	1,948	2,977	3,102	1,342	1,356	1,713	2,674	1,974
Earner	24,136	26,602	25,764	23,590	24,999	27,370	26,350	23,168	22,547	20,152
Non-elderly female	19,245	17,479	19,509	18,807	16,344	14,917	19,782	16,907	16,251	17,437
Non-earner	6,556	3,969	7,384	3,581	1,335	2,274	4,497	3,070	2,888	4,973
Earner	23,405	22,013	22,872	22,623	22,250	19,321	23,419	20,906	20,700	21,491

Table 2.1

Average Market Income by Selected Family Types, Canada and Provinces, 1989-98

	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998
1998 constant dollars (\$)										
QUEBEC										
Economic families, 2 persons or more	47,845	47,288	45,384	44,458	42,626	44,672	44,584	44,590	45,545	47,778
Elderly families	19,778	20,607	23,964	19,396	20,352	19,842	19,404	18,262	17,781	19,436
Married couples	14,994	15,077	19,312	15,942	17,308	18,050	16,056	18,829	18,612	18,392
All other elderly families	29,563	33,295	32,453	26,117	26,774	23,430	26,593	16,188	14,844	23,002
Non-elderly families	52,008	51,417	48,802	48,640	46,167	48,999	48,946	48,726	49,858	52,278
Married couples	50,584	49,196	47,575	47,670	44,209	46,701	47,112	47,275	47,860	48,682
No earner	13,195	16,381	16,391	10,567	14,138	10,901	12,679	13,148	13,154	15,044
One earner	42,275	40,334	35,325	39,359	31,553	38,903	33,373	33,791	32,271	39,131
Two earners	58,028	57,234	57,349	56,749	54,115	55,733	58,192	58,883	59,740	58,630
Two-parent families with children	56,897	56,357	53,209	55,278	51,811	53,585	54,359	54,260	55,774	58,650
No earner	1,798	--	1,119	2,902	1,069	1,385	2,693	1,664	1,565	1,751
One earner	41,877	40,851	38,147	39,448	36,907	36,461	34,795	36,525	35,781	36,143
Two earners	60,051	59,051	56,634	59,288	57,751	58,893	60,306	61,269	61,837	64,172
Three or more earners	72,390	73,090	74,857	69,638	63,895	72,474	72,184	67,666	74,737	78,703
Married couples with other relatives	66,489	72,681	65,747	63,176	63,306	71,619	67,312	69,889	72,200	74,085
Lone-parent families	20,234	20,801	19,748	20,157	18,666	17,578	21,219	21,077	19,880	21,626
Male lone-parent families	31,719	35,266	33,189	42,729	30,541	27,313	36,366	34,980	32,296	36,775
Female lone-parent families	18,982	17,723	17,868	16,518	16,390	15,631	17,559	18,150	17,018	18,520
No earner	1,229	932	1,319	955	760	1,917	2,339	2,358	710	1,185
One earner	24,157	24,491	23,363	25,555	23,160	23,437	25,008	27,068	23,200	25,527
Two or more earners	36,314	36,149	42,310	28,153	26,731	30,991	36,169	33,507	31,305	--
All other economic families	38,727	29,142	34,361	29,106	28,639	33,341	32,377	36,231	35,239	40,724
Unattached individuals	18,054	18,864	17,857	17,327	16,408	16,779	16,771	18,181	17,607	17,752
Elderly male	10,173	5,774	10,381	7,176	8,918	10,179	7,565	9,970	10,230	8,984
Non-earner	7,476	5,438	6,680	7,059	7,071	6,465	6,484	7,376	5,986	4,942
Earner	--	--	--	--	--	--	--	--	--	--
Elderly female	5,197	5,057	7,293	6,141	4,923	4,703	4,885	7,592	7,453	6,439
Non-earner	4,668	4,735	7,252	5,556	4,785	4,165	4,458	6,598	6,832	6,102
Earner	--	--	--	--	--	--	--	--	--	--
Non-elderly male	24,693	25,280	22,967	22,311	21,740	22,126	21,548	23,672	22,230	22,812
Non-earner	3,577	5,676	2,280	2,253	3,882	2,367	2,418	2,689	2,145	2,758
Earner	30,410	29,265	29,320	28,451	27,796	27,854	27,086	29,370	27,511	28,089
Non-elderly female	19,513	21,102	18,885	19,238	18,868	18,113	19,236	18,957	19,471	20,111
Non-earner	6,079	5,189	4,094	5,460	3,663	5,133	4,238	2,013	2,849	3,443
Earner	24,666	26,833	25,640	26,896	25,550	24,126	25,248	26,497	26,632	28,314

Table 2.1

Average Market Income by Selected Family Types, Canada and Provinces, 1989-98

	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998
1998 constant dollars (\$)										
ONTARIO										
Economic families, 2 persons or more	64,123	60,178	57,740	56,334	54,982	55,853	56,652	57,554	59,374	62,688
Elderly families	36,664	34,167	29,557	30,719	30,177	27,895	33,182	27,237	27,237	27,200
Married couples	31,682	29,149	23,327	25,421	26,268	23,270	25,746	24,997	25,301	26,395
All other elderly families	48,901	46,389	45,459	43,919	38,703	40,270	52,028	37,165	34,152	30,220
Non-elderly families	68,551	64,454	62,503	60,773	59,321	60,829	61,076	61,968	64,276	68,231
Married couples	62,473	62,083	63,107	62,611	60,461	58,621	59,562	63,668	67,724	70,522
No earner	19,119	20,034	19,947	17,559	16,233	16,544	13,566	19,073	19,728	20,116
One earner	51,918	52,619	45,503	42,433	44,926	44,649	41,969	46,096	52,373	51,330
Two earners	70,038	69,777	71,997	72,624	71,305	70,021	71,372	76,072	78,471	84,212
Two-parent families with children	74,107	68,913	66,971	66,328	64,393	66,537	66,492	65,458	68,523	73,271
No earner	--	--	--	1,493	3,196	2,302	3,668	3,553	4,684	5,250
One earner	57,515	47,280	46,115	43,782	42,433	47,676	42,941	49,127	51,308	60,811
Two earners	70,139	68,320	68,177	68,854	66,977	69,699	70,340	68,070	70,426	74,845
Three or more earners	95,273	88,086	83,069	82,040	85,750	85,055	85,827	84,784	87,313	85,864
Married couples with other relatives	90,853	87,529	83,806	80,035	82,747	81,834	81,859	87,791	86,635	91,234
Lone-parent families	29,513	21,444	18,163	20,252	17,187	19,515	20,374	20,482	22,081	24,681
Male lone-parent families	69,878	41,501	39,832	34,337	27,340	29,066	30,021	42,774	39,029	44,813
Female lone-parent families	24,422	18,829	15,310	18,510	15,715	18,072	19,114	17,506	19,252	20,736
No earner	2,808	1,099	1,382	1,151	1,438	1,383	2,333	1,038	1,002	2,141
One earner	27,758	20,955	20,297	24,364	22,722	24,038	24,322	23,552	24,801	22,929
Two or more earners	40,398	37,904	35,190	39,370	31,528	41,975	42,315	41,049	45,974	44,777
All other economic families	50,522	51,577	43,601	40,757	46,580	47,130	45,250	49,629	49,057	53,433
Unattached individuals	25,207	24,268	22,387	23,966	22,559	22,350	22,640	21,580	22,089	23,324
Elderly male	15,739	15,993	12,248	16,286	9,313	18,586	14,619	18,229	16,083	15,236
Non-earner	12,537	12,582	10,629	15,951	8,436	11,908	12,260	14,242	12,406	11,879
Earner	--	--	--	--	--	--	--	--	35,675	--
Elderly female	10,613	10,443	9,049	9,011	8,249	6,765	9,499	10,026	10,218	9,965
Non-earner	10,012	9,375	8,403	8,365	7,712	6,233	8,821	9,188	9,598	9,504
Earner	20,139	--	20,845	15,567	--	16,272	--	--	17,920	15,480
Non-elderly male	32,739	32,204	28,930	30,968	29,123	30,378	28,895	27,607	28,720	31,445
Non-earner	7,372	6,970	4,569	4,421	3,281	4,097	3,563	2,600	3,612	2,297
Earner	34,928	35,035	33,123	34,608	34,958	35,989	33,213	32,691	34,097	36,260
Non-elderly female	27,383	25,727	25,485	26,404	26,635	22,835	24,945	22,962	23,402	23,812
Non-earner	6,779	8,463	6,636	5,497	5,490	5,927	3,284	4,534	6,436	3,786
Earner	31,147	28,386	29,592	30,676	30,968	29,019	30,639	27,694	28,107	29,050

Table 2.1

Average Market Income by Selected Family Types, Canada and Provinces, 1989-98

	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998
1998 constant dollars (\$)										
MANITOBA										
Economic families, 2 persons or more	48,669	47,623	43,713	46,520	45,289	46,188	47,791	45,914	46,920	49,607
Elderly families	25,388	28,502	23,252	18,893	25,747	19,762	22,715	19,716	17,097	19,451
Married couples	20,584	27,534	20,192	14,626	25,427	16,040	19,537	17,513	15,704	18,267
All other elderly families	37,648	30,883	33,468	29,548	26,725	31,175	33,560	27,352	22,304	23,870
Non-elderly families	53,413	51,314	47,627	52,343	49,553	51,807	52,921	50,586	51,995	54,986
Married couples	55,977	50,735	49,448	52,738	47,648	50,632	53,421	54,681	56,177	58,725
No earner	--	--	--	--	--	--	--	--	--	--
One earner	45,924	37,326	38,675	41,379	36,007	34,361	46,272	40,307	38,002	41,014
Two earners	61,003	57,929	54,994	57,659	52,227	57,407	57,985	61,036	62,828	66,264
Two-parent families with children	55,626	54,305	49,615	55,476	54,118	55,080	54,561	52,711	54,097	56,836
No earner	--	--	--	--	--	--	--	--	--	--
One earner	39,853	35,417	31,413	37,588	34,326	33,435	35,434	34,763	31,909	39,032
Two earners	55,120	53,566	51,387	55,042	56,109	57,053	56,691	52,914	55,124	54,023
Three or more earners	69,817	72,681	62,033	80,682	68,488	66,103	66,689	72,829	70,657	80,282
Married couples with other relatives	79,437	71,570	69,935	73,949	77,656	72,301	79,249	75,804	74,244	80,553
Lone-parent families	17,041	16,999	17,483	24,897	19,971	18,697	21,562	15,972	17,051	18,150
Male lone-parent families	--	--	--	--	--	--	--	--	--	--
Female lone-parent families	14,920	15,102	17,385	22,076	17,710	16,875	19,184	13,500	13,647	14,286
No earner	846	--	251	--	972	--	--	1,046	--	--
One earner	17,671	16,858	22,521	25,619	19,895	20,588	21,642	17,211	13,784	13,836
Two or more earners	--	--	--	--	--	--	--	--	--	--
All other economic families	40,955	44,155	35,517	32,870	39,419	36,966	37,056	38,850	42,683	50,008
Unattached individuals	19,132	18,399	17,154	15,001	16,325	16,531	16,789	16,336	17,537	17,446
Elderly male	10,938	12,031	11,543	10,009	11,054	7,266	8,744	10,891	12,183	12,107
Non-earner	10,035	8,891	10,035	8,604	10,736	6,874	7,391	10,318	12,283	12,183
Earner	--	--	--	--	--	--	--	--	--	--
Elderly female	8,936	7,885	8,730	5,707	6,047	6,414	7,878	7,966	7,829	7,653
Non-earner	8,320	7,561	8,471	5,315	5,913	6,227	7,528	6,616	6,106	5,643
Earner	--	--	--	--	--	--	--	--	--	--
Non-elderly male	26,522	25,744	21,500	20,250	21,638	23,514	24,919	23,622	25,187	24,435
Non-earner	--	--	3,782	1,052	3,415	2,139	6,995	7,815	4,444	3,112
Earner	28,681	28,160	25,335	24,815	25,177	27,952	28,198	27,096	28,194	28,171
Non-elderly female	19,264	20,729	20,366	16,621	18,216	19,129	17,980	17,259	18,778	18,727
Non-earner	6,044	5,822	3,524	1,862	3,849	4,458	--	2,487	2,478	3,527
Earner	22,081	24,097	24,364	21,351	21,547	23,187	21,206	22,405	24,084	23,655

Table 2.1

Average Market Income by Selected Family Types, Canada and Provinces, 1989-98

	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998
1998 constant dollars (\$)										
SASKATCHEWAN										
Economic families, 2 persons or more	45,167	44,074	43,574	44,372	43,046	43,602	46,665	44,070	45,787	46,937
Elderly families	24,253	24,651	21,549	21,993	22,875	22,636	25,949	20,319	19,443	20,922
Married couples	21,903	24,492	18,829	20,703	20,861	18,078	25,411	19,273	18,381	19,485
All other elderly families	31,700	25,124	31,497	27,859	31,393	42,106	28,588	24,398	23,367	25,900
Non-elderly families	49,891	48,499	48,626	49,409	47,687	48,440	51,339	48,890	51,139	52,405
Married couples	53,798	47,085	49,543	49,667	47,605	50,247	49,273	47,063	49,558	54,595
No earner	18,244	23,822	--	21,526	20,420	18,564	9,732	15,957	--	--
One earner	42,051	36,251	36,458	43,048	38,077	39,756	39,891	30,708	28,599	36,380
Two earners	59,528	53,179	54,249	53,437	52,957	54,944	53,999	53,620	54,473	60,709
Two-parent families with children	51,674	52,108	51,173	52,944	52,016	52,879	56,140	56,335	58,693	58,533
No earner	--	--	--	--	--	480	--	--	--	--
One earner	40,089	34,083	36,217	38,351	33,005	38,580	36,129	31,714	32,914	36,679
Two earners	51,275	53,900	51,915	51,960	53,359	53,189	54,276	55,941	59,566	57,795
Three or more earners	67,845	66,025	62,883	72,827	68,287	67,193	76,173	74,305	72,754	77,186
Married couples with other relatives	68,514	72,905	70,439	83,733	72,084	70,321	73,008	67,742	71,972	73,144
Lone-parent families	15,935	18,363	17,878	16,379	14,164	15,931	17,696	13,840	16,307	19,523
Male lone-parent families	28,568	29,657	--	33,446	17,979	21,932	30,784	22,835	24,636	39,444
Female lone-parent families	14,074	16,322	15,683	14,079	13,622	15,117	15,723	12,475	15,062	16,668
No earner	1,949	1,410	1,059	445	765	157	2,456	1,662	1,695	1,865
One earner	16,323	18,328	18,726	18,596	18,994	19,445	18,231	16,077	17,112	16,580
Two or more earners	--	34,507	--	--	--	--	--	--	28,409	33,639
All other economic families	41,889	37,210	31,609	34,639	31,051	30,876	41,264	41,204	37,259	37,720
Unattached individuals	18,023	18,132	17,005	16,978	17,000	17,330	18,447	17,252	17,934	18,018
Elderly male	11,383	14,080	11,713	9,914	10,691	10,180	10,603	13,730	12,779	13,629
Non-earner	7,148	10,493	9,262	8,016	8,447	8,456	9,406	7,202	7,917	12,094
Earner	22,379	--	20,085	16,740	--	--	--	31,517	25,859	17,535
Elderly female	10,942	9,114	7,604	6,853	6,725	7,042	6,843	9,152	8,884	8,208
Non-earner	10,052	7,716	6,646	6,042	6,215	6,088	6,284	8,905	8,703	8,054
Earner	--	20,889	19,432	--	12,994	--	--	11,468	10,409	10,217
Non-elderly male	22,978	24,949	23,402	23,709	23,254	24,447	28,256	24,507	25,916	24,911
Non-earner	1,985	8,383	5,036	2,012	5,126	2,867	2,014	3,099	5,069	3,053
Earner	25,053	27,079	27,325	27,178	25,334	27,835	31,652	28,432	28,962	28,680
Non-elderly female	19,426	18,389	18,874	18,775	19,979	19,523	19,424	15,638	17,256	18,854
Non-earner	5,343	9,959	6,564	3,266	3,722	5,934	5,500	5,121	3,587	3,930
Earner	22,789	20,202	21,637	22,049	23,705	22,664	22,772	17,878	19,754	21,557

Table 2.1

Average Market Income by Selected Family Types, Canada and Provinces, 1989-98

	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998
1998 constant dollars (\$)										
ALBERTA										
Economic families, 2 persons or more	54,953	54,956	55,813	53,068	54,559	53,601	50,982	55,021	58,226	60,392
Elderly families	29,059	26,926	28,046	23,478	30,887	29,398	26,770	23,508	25,345	19,264
Married couples	27,362	23,124	25,897	19,264	25,150	26,764	24,304	23,698	26,290	17,406
All other elderly families	33,561	38,881	33,536	33,698	45,805	36,524	34,131	22,779	21,993	27,118
Non-elderly families	58,362	58,645	59,467	57,188	57,959	56,894	54,794	59,267	62,509	65,514
Married couples	57,848	58,558	60,600	62,292	66,210	55,998	57,928	58,941	65,434	69,207
No earner	15,731	16,517	29,013	25,741	18,266	27,359	20,094	17,286	--	--
One earner	45,334	45,997	46,630	36,480	43,988	39,612	41,183	37,848	53,543	53,556
Two earners	63,258	64,638	66,048	70,958	73,471	62,121	62,947	66,142	69,567	75,060
Two-parent families with children	60,691	62,669	63,528	59,541	60,138	61,670	58,119	64,374	67,609	70,668
No earner	--	--	--	--	--	--	--	--	--	--
One earner	45,330	43,883	44,561	42,456	42,055	42,223	43,068	53,418	41,813	51,479
Two earners	61,269	62,323	63,867	61,608	59,080	62,478	59,043	61,262	68,205	71,248
Three or more earners	75,585	79,823	81,872	76,598	81,554	77,313	70,165	91,675	89,988	86,662
Married couples with other relatives	87,247	86,328	79,988	86,917	78,736	77,856	74,286	77,509	77,588	85,147
Lone-parent families	21,136	20,965	21,336	20,194	20,826	22,705	20,909	24,618	26,553	24,454
Male lone-parent families	--	45,281	38,272	39,257	27,881	42,067	38,439	41,557	45,766	30,731
Female lone-parent families	18,617	17,367	17,828	17,708	19,658	19,533	18,207	20,784	21,226	22,973
No earner	2,659	1,617	2,289	3,243	3,067	3,381	4,438	4,656	--	5,600
One earner	18,324	19,046	21,232	20,953	21,879	21,609	18,384	23,673	21,751	25,243
Two or more earners	41,893	30,194	27,386	32,301	32,231	28,346	31,851	28,309	--	31,449
All other economic families	47,482	41,984	47,052	36,233	35,142	40,387	42,733	47,830	46,128	47,832
Unattached individuals	22,618	24,500	22,175	20,948	19,994	22,593	22,003	21,613	21,580	23,023
Elderly male	11,200	11,201	10,549	10,419	9,113	7,992	15,066	10,239	11,514	24,257
Non-earner	10,688	9,260	8,234	9,762	6,674	7,370	11,699	8,660	8,857	13,571
Earner	--	--	--	--	--	--	--	--	--	59,860
Elderly female	6,727	8,785	6,838	5,714	5,655	7,016	6,718	12,026	10,102	9,331
Non-earner	6,109	8,578	5,886	5,224	5,055	6,583	5,822	10,757	9,391	8,701
Earner	--	--	--	--	--	--	--	--	15,357	--
Non-elderly male	27,821	31,649	28,476	26,305	26,151	29,921	28,566	27,189	28,261	28,416
Non-earner	3,041	4,090	4,407	7,816	4,511	4,696	5,109	3,282	1,744	1,963
Earner	29,808	34,135	31,155	28,626	28,922	31,745	31,685	30,384	31,365	30,839
Non-elderly female	23,490	22,410	22,063	20,876	19,177	22,206	20,873	20,061	19,051	20,943
Non-earner	4,617	6,423	6,079	5,363	5,793	7,302	8,345	5,098	2,841	4,784
Earner	26,306	24,872	23,845	23,558	22,202	24,670	23,274	23,024	22,203	23,750

Table 2.1

Average Market Income by Selected Family Types, Canada and Provinces, 1989-98

	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998
1998 constant dollars (\$)										
BRITISH COLUMBIA										
Economic families, 2 persons or more	53,700	56,532	53,721	54,672	52,749	54,173	54,756	54,386	55,474	56,416
Elderly families	33,051	27,530	30,609	24,807	26,309	25,154	28,053	27,069	27,233	26,600
Married couples	28,531	25,038	25,672	23,183	23,640	23,478	25,584	26,526	26,057	26,532
All other elderly families	50,524	38,717	51,616	32,138	33,947	33,092	38,785	29,677	33,150	26,930
Non-elderly families	57,673	61,672	58,178	60,479	58,020	59,395	59,735	58,736	60,156	61,336
Married couples	54,988	60,511	55,681	65,097	57,531	61,918	62,207	63,181	62,253	61,432
No earner	22,363	24,060	18,393	23,809	17,461	21,638	14,515	34,925	42,822	--
One earner	46,165	44,630	41,406	45,194	59,362	45,844	57,870	41,353	36,691	43,444
Two earners	62,148	69,879	65,669	74,407	62,140	70,175	68,119	72,188	70,257	68,825
Two-parent families with children	63,365	67,443	63,678	63,007	64,173	64,477	64,118	60,458	62,791	66,002
No earner	--	--	--	--	--	1,954	--	--	--	--
One earner	44,892	42,502	42,007	44,170	43,659	47,556	44,788	39,495	43,398	48,367
Two earners	62,009	67,132	62,087	64,824	62,909	66,965	65,697	63,811	64,796	66,720
Three or more earners	82,319	86,903	84,963	77,911	85,430	82,758	83,170	79,784	78,250	83,781
Married couples with other relatives	78,638	89,921	78,131	86,508	82,946	83,462	76,928	82,813	89,000	82,089
Lone-parent families	24,075	22,669	21,395	22,908	19,327	20,425	22,011	17,345	17,559	22,521
Male lone-parent families	43,581	31,543	--	--	39,830	38,355	--	--	--	--
Female lone-parent families	19,628	20,086	18,348	21,833	14,465	17,491	21,180	14,715	15,846	20,643
No earner	454	1,921	2,766	2,052	1,425	2,565	3,320	1,505	896	356
One earner	19,589	23,440	23,201	24,314	16,213	20,930	28,352	20,743	20,661	20,949
Two or more earners	--	--	--	39,071	30,343	37,464	--	--	--	44,878
All other economic families	43,183	45,730	48,850	40,460	41,486	39,850	43,877	52,952	51,098	57,695
Unattached individuals	23,388	23,887	21,012	21,368	22,340	21,193	22,502	22,529	21,782	23,576
Elderly male	14,800	11,964	9,175	13,668	16,908	11,583	18,864	13,158	16,647	16,327
Non-earner	11,889	11,584	7,962	12,729	14,516	11,105	10,964	12,236	16,625	14,288
Earner	--	--	--	--	--	--	--	--	--	--
Elderly female	9,211	9,633	8,386	9,349	8,833	5,772	10,973	11,522	11,772	11,703
Non-earner	8,806	8,953	7,733	9,165	6,923	5,527	10,326	10,628	9,705	8,952
Earner	--	--	--	--	--	--	--	--	--	32,046
Non-elderly male	30,272	31,336	27,134	27,089	28,050	28,529	27,212	28,506	26,435	29,911
Non-earner	6,005	6,652	8,930	6,404	1,655	8,084	4,167	2,035	2,948	2,877
Earner	32,889	33,336	29,180	30,157	32,014	31,567	31,198	33,078	30,225	33,151
Non-elderly female	23,417	25,410	21,049	20,981	22,452	22,118	23,138	22,581	21,947	22,907
Non-earner	10,271	14,297	7,774	6,117	5,100	7,762	6,256	2,563	2,669	2,187
Earner	25,960	26,565	23,363	24,500	25,375	25,873	26,620	27,542	25,604	27,266

Chapter 3: Government Transfers

Government transfers cover a range of programs. For example, Employment Insurance (EI) provides temporary income assistance to those who lose their job or are absent for reasons of illness or the birth of a child. Old Age Security (OAS), Canada and Quebec Pension Plans (C/QPP), Guaranteed Income Supplements (GIS) and Spouse's Allowance (SA) afford financial support to seniors. Child Tax Benefits (CTB) and other child credits or allowances are aimed at families with children. Other government transfers include social assistance from provincial and municipal programs, Worker's Compensation Benefits, GST/HST Credits and provincial and territorial tax credits. The transfer rate shows the amount received from all these sources as a proportion of total income.

Average government transfers unchanged

Average transfer payments to families were \$6,892 in 1998, unchanged from 1997, after adjusting for inflation. Government transfers represented a slightly smaller proportion (11.1%) of total family income in 1998 than in 1997 (11.6%). For unattached individuals, average transfers declined from \$5,109 in 1997 to \$5,027 in 1998, and the transfer rate went from 20.5% to 19.5%.

The slight decrease of average transfer rate for families was due, in part, to the improved economy. As average market income increased, the proportion of transfers to total family income decreased. Social assistance and Employment Insurance payments were both down in 1998. Total government transfer payments amounted to \$10.4 billion in social assistance and \$11.4 billion in EI, down 7.1% and 5.0%, respectively, from 1997. In fact, the amounts paid out by these two programs have been following a downward trend since 1994 when labour market conditions began to improve. The numbers of EI recipients (2.6 million) and social assistance recipients (1.9 million) were down 2.7% and 3.9%, respectively, from 1997.

Average transfer payments to families headed by a senior increased from \$18,727 in 1997 to \$18,878 in 1998. Seniors who lived alone in 1998 received, on average, \$11,895, up from \$11,782 the previous year.

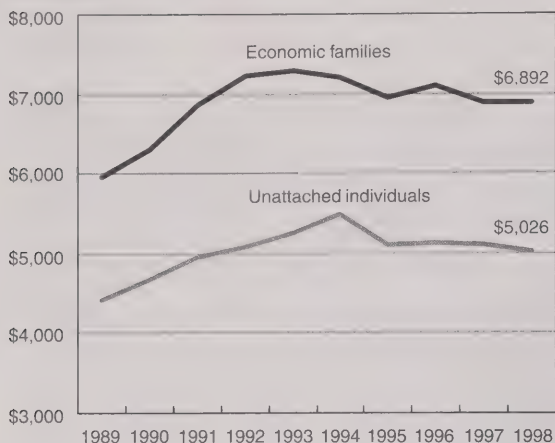
Transfers dropped for most families not headed by a senior

In 1998, average transfers for families in which the main income earner was under 65 were an estimated \$4,994. Unattached individuals under 65 averaged \$2,403. Both amounts were slightly lower than the previous year. Of all economic family types, two-parent families with two earners experienced the largest reduction in government transfers, down 8.6 % or \$328 from 1997. Working couples with no children received 1.3% or \$48 less. Female lone-parent families received, on

Chart 3.1

Average Government Transfers to Canadian Families in 1998 Same as Last Year

1998 dollars



average, \$7,953 in 1998, about the same amount as the year before. But their transfer rate was down slightly, from 31.6% in 1997 to 29.2% in 1998.

Two-parent families with no earner received \$16,306, or 80.2% of their total income, in government transfers, the majority in the form of EI and social assistance. Female lone-parent non-earners had \$12,198 from the government sources, or 88.0% of their total income.

Average amount of Child Tax Benefits increased

The number of families receiving the Child Tax Benefit or similar benefits went down from 3.5 million in 1997 to 3.2 million in 1998. However, the average amount received increased from \$1,646 to \$1,973 per family, as new provincial programs in 1998 supplemented the amounts received from the federal government. The total amount of government transfers in Child Tax Benefits was \$6.3 billion, up from \$5.7 billion in 1997.

Shares of transfers by income quintile

Since many government transfers are designed to supplement the incomes of lower income families, families in the bottom income quintile received the largest share of total government transfers. In 1998, families in the lowest quintile collected 29.8% of total government transfers, compared to 11.9% for families in the highest quintile.

As well, the proportion of government transfers received by the lowest 20% of families increased slightly from 1997 (28.8%). The share of transfers to the second and third quintiles remained unchanged while the fourth and highest income groups dropped slightly.

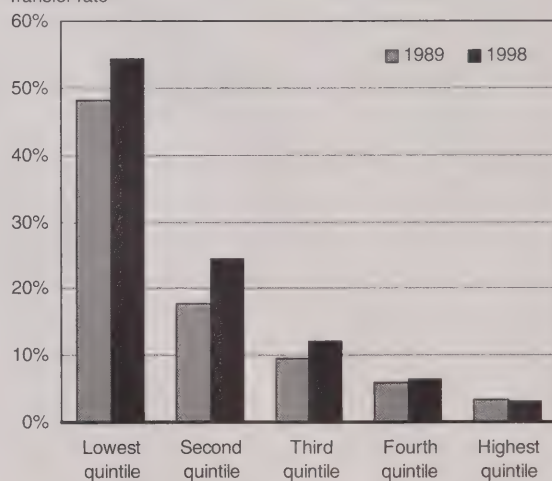
Impact of government transfers has grown since 1989

During the last decade, the overall transfer rate for families was highest (12.9%) in 1993. At the same time, the rates for all income quintiles have been trending upwards. The 1998 transfer rates for all income quintiles, except the top one, were higher than a decade ago.

Chart 3.2

Transfers as Proportion of Total Income for Families Increased for Almost All Quintiles Between 1989 and 1998

Transfer rate



The steady growth of government transfers can be partly attributed to the changing composition of the population. Over the past decade, the proportion of the population aged 65 years and over has increased 23.3%, compared to a 10.9% growth of the total population. Government transfers have been an increasing source of income for Canada's seniors. The proportion of income from transfers for elderly families was 44.6% in 1998, compared with 36.9% in 1989. As for seniors living alone, 54.0% of their total income came from government transfers in 1998 versus 53.1% a decade ago. Since 1989, average transfers increased 12.7% for elderly families, from \$16,751 to \$18,878, and 10.9% for unattached seniors, from \$10,730 to \$11,895.

In particular, older women living alone relied heavily on transfer payments. Over half (57.5%) of their total income in 1998 came from government, compared to 46.6% for unattached senior men. This is linked to historical gender difference in work patterns; older women have had more interruptions in their labour force activity and were less likely to receive their income from private pensions, investment or employment earnings. As a result, they generally had lower market income than men.

Growth in lone-parent families has also affected the demand for transfers. In 1998, there were about 688,000 lone-parent families, up 32.6% since 1989. In comparison, overall non-elderly families increased 11.0% over the same period. Female lone-parent families made up the majority (84.5%) of all lone-parent families in 1998. Since the family income of lone parents, especially women, tends to be at the lower end of the income scale, the increasing number of lone-parent families has kept transfers up.

Chart 3.3
Relatively High Transfers to Seniors in 1998

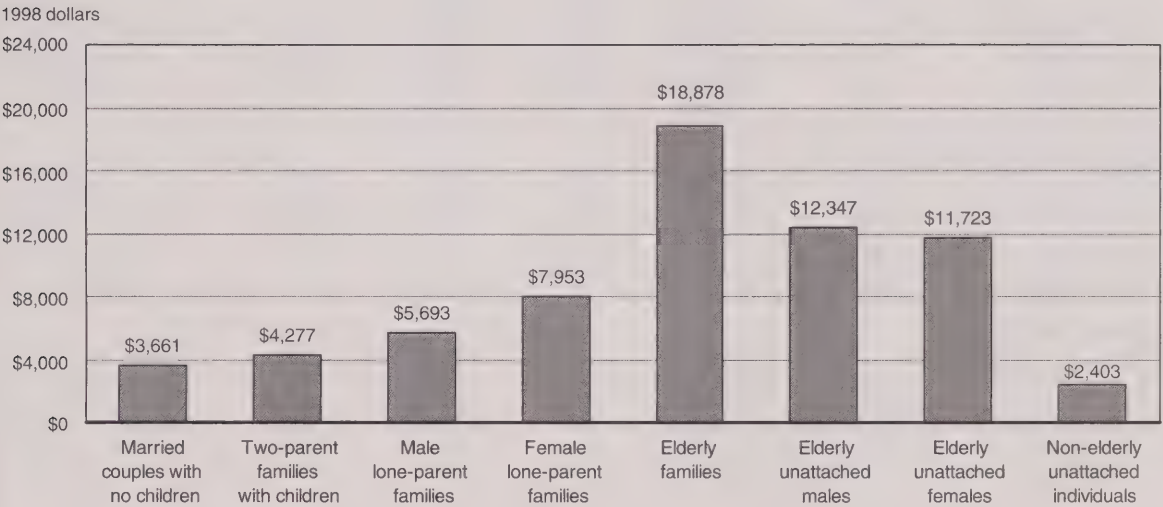


Table 3.1

Government Transfers by After-Tax Income Quintiles, Canada and Provinces, 1997 and 1998

	Government transfers					
	1998			1997		
	Averages	Implicit transfer rates	Shares	Averages	Implicit transfer rates	Shares
	\$	%	%	\$	%	%
CANADA						
Total – Economic families and unattached individuals						
Total	6,260	12.6	100.0	6,300	13.1	100.0
Lowest quintile	6,696	62.6	21.4	6,486	59.8	20.6
Second quintile	8,367	34.0	26.7	8,474	35.7	26.9
Middle quintile	6,801	17.1	21.7	6,846	17.7	21.7
Fourth quintile	5,176	8.5	16.5	5,374	9.1	17.1
Highest quintile	4,258	3.8	13.6	4,318	4.0	13.7
Economic families, 2 persons or more						
Total	6,892	11.1	100.0	6,893	11.6	100.0
Lowest quintile	10,268	54.3	29.8	9,935	53.3	28.9
Second quintile	8,861	24.4	25.7	8,808	25.2	25.5
Middle quintile	6,421	12.1	18.6	6,420	12.4	18.6
Fourth quintile	4,798	6.5	13.9	5,113	7.2	14.8
Highest quintile	4,111	3.2	11.9	4,188	3.4	12.1
Unattached individuals						
Total	5,027	19.5	100.0	5,109	20.5	100.0
Lowest quintile	3,740	57.8	14.9	3,449	55.2	13.5
Second quintile	8,293	62.8	32.9	8,401	65.2	32.8
Middle quintile	6,737	34.1	26.8	6,894	36.4	27.0
Fourth quintile	4,067	13.1	16.2	4,156	13.7	16.3
Highest quintile	2,303	3.9	9.2	2,653	4.7	10.4
NEWFOUNDLAND						
Total – Economic families and unattached individuals						
Total	9,191	23.4	100.0	9,073	23.7	100.0
Lowest quintile	7,635	80.9	16.6	7,325	79.2	16.2
Second quintile	11,306	56.7	24.6	11,236	56.8	24.8
Middle quintile	10,190	32.0	22.2	10,648	33.8	23.6
Fourth quintile	10,088	20.9	21.9	9,263	19.3	20.4
Highest quintile	6,740	7.7	14.7	6,877	8.3	15.1
Economic families, 2 persons or more						
Total	9,942	21.9	100.0	9,863	22.4	100.0
Lowest quintile	11,031	73.7	22.3	10,495	72.4	21.3
Second quintile	12,114	46.6	24.3	12,312	48.0	25.0
Middle quintile	10,701	27.7	21.5	10,514	27.6	21.3
Fourth quintile	9,426	17.3	19.0	9,781	18.2	19.8
Highest quintile	6,428	6.9	12.9	6,210	7.0	12.6
Unattached individuals						
Total	6,504	37.5	100.0	6,228	35.3	100.0
Lowest quintile	2,877	93.7	8.9	2,558	93.9	8.2
Second quintile	7,483	75.8	23.6	6,556	66.8	21.2
Middle quintile	9,842	76.2	29.4	10,084	77.2	33.0
Fourth quintile	7,895	41.7	24.8	8,492	43.5	26.5
Highest quintile	4,418	10.3	13.2	3,427	7.9	11.0

Table 3.1
Government Transfers by After-Tax Income Quintiles, Canada and Provinces, 1997 and 1998

	Government transfers					
	1998			1997		
	Averages	Implicit transfer rates	Shares	Averages	Implicit transfer rates	Shares
	\$	%	%	\$	%	%
PRINCE EDWARD ISLAND						
Total – Economic families and unattached individuals						
Total	7,836	19.0	100.0	7,916	19.9	100.0
Lowest quintile	6,704	61.0	17.1	6,506	63.6	16.5
Second quintile	9,205	42.0	23.5	9,085	43.2	22.8
Middle quintile	10,244	31.0	26.2	10,634	31.9	26.9
Fourth quintile	7,097	14.3	18.2	7,016	14.4	17.7
Highest quintile	5,917	6.6	15.0	6,345	7.4	16.0
Economic families, 2 persons or more						
Total	8,509	16.7	100.0	8,597	17.6	100.0
Lowest quintile	11,000	57.5	26.2	10,357	58.1	24.1
Second quintile	10,494	32.7	24.7	11,462	36.8	26.9
Middle quintile	9,174	20.7	21.3	8,148	18.9	18.8
Fourth quintile	6,140	10.4	14.4	6,616	11.5	15.5
Highest quintile	5,710	5.6	13.4	6,363	6.7	14.7
Unattached individuals						
Total	6,298	34.1	100.0	6,265	34.4	100.0
Lowest quintile	3,050	47.5	9.9	2,277	41.4	7.4
Second quintile	8,879	74.2	27.7	8,836	74.9	28.3
Middle quintile	7,911	49.1	25.8	8,719	59.0	27.8
Fourth quintile	6,318	28.2	19.6	6,891	33.8	21.7
Highest quintile	5,391	15.1	17.0	4,666	12.0	14.8
NOVA SCOTIA						
Total – Economic families and unattached individuals						
Total	6,931	17.3	100.0	7,019	18.0	100.0
Lowest quintile	5,858	69.6	16.9	6,022	65.1	17.2
Second quintile	8,953	44.8	25.8	8,866	45.5	25.3
Middle quintile	8,505	26.1	24.6	8,475	26.8	24.2
Fourth quintile	6,357	12.6	18.3	6,705	13.8	19.2
Highest quintile	4,971	5.5	14.3	5,016	5.8	14.2
Economic families, 2 persons or more						
Total	7,757	15.4	100.0	7,693	15.9	100.0
Lowest quintile	9,991	66.8	25.8	9,470	61.1	24.6
Second quintile	10,891	36.1	28.2	10,690	36.9	28.0
Middle quintile	6,850	15.3	17.7	7,223	17.1	18.7
Fourth quintile	6,247	10.0	16.0	6,263	10.5	16.3
Highest quintile	4,776	4.8	12.3	4,791	5.0	12.4
Unattached individuals						
Total	5,322	26.5	100.0	5,627	28.7	100.0
Lowest quintile	2,976	58.3	11.2	2,479	44.2	8.8
Second quintile	7,002	60.6	26.4	7,696	67.1	27.3
Middle quintile	8,159	52.1	30.9	8,056	52.7	28.9
Fourth quintile	5,199	21.0	19.3	5,398	23.5	19.2
Highest quintile	3,241	7.4	12.2	4,493	10.4	15.8

Table 3.1

Government Transfers by After-Tax Income Quintiles, Canada and Provinces, 1997 and 1998

	Government transfers					
	1998			1997		
	Averages	Implicit transfer rates	Shares	Averages	Implicit transfer rates	Shares
	\$	%	%	\$	%	%
NEW BRUNSWICK						
Total – Economic families and unattached individuals						
Total	7,619	18.1	100.0	7,501	18.3	100.0
Lowest quintile	7,209	68.0	19.0	7,147	70.5	19.1
Second quintile	10,361	47.0	27.2	9,875	45.5	26.3
Middle quintile	8,305	23.9	21.8	8,401	24.6	22.4
Fourth quintile	6,331	12.2	16.7	6,709	13.2	17.9
Highest quintile	5,891	6.4	15.4	5,376	6.1	14.3
Economic families, 2 persons or more						
Total	8,243	16.5	100.0	8,235	17.1	100.0
Lowest quintile	11,621	72.0	28.3	10,942	71.2	26.8
Second quintile	10,125	33.5	24.5	10,467	35.6	25.2
Middle quintile	7,545	17.2	18.3	8,517	20.1	20.8
Fourth quintile	5,942	9.9	14.5	6,167	10.6	14.9
Highest quintile	5,974	6.0	14.4	5,063	5.3	12.3
Unattached individuals						
Total	5,869	28.5	100.0	5,400	26.2	100.0
Lowest quintile	3,448	56.9	11.8	3,440	64.4	12.8
Second quintile	7,595	62.7	26.1	7,618	64.5	28.2
Middle quintile	9,114	58.6	30.9	8,254	51.4	30.6
Fourth quintile	5,730	23.5	19.7	4,831	19.9	18.0
Highest quintile	3,425	7.6	11.5	2,842	6.2	10.4
QUEBEC						
Total – Economic families and unattached individuals						
Total	6,489	15.0	100.0	6,493	15.5	100.0
Lowest quintile	6,786	70.3	21.0	6,533	66.8	20.1
Second quintile	8,409	39.9	25.9	8,482	41.3	26.2
Middle quintile	7,319	21.3	22.6	7,321	21.9	22.5
Fourth quintile	6,074	11.5	18.7	5,704	11.0	17.6
Highest quintile	3,861	3.9	11.9	4,421	4.7	13.6
Economic families, 2 persons or more						
Total	7,152	13.0	100.0	7,194	13.6	100.0
Lowest quintile	10,237	58.4	28.6	9,523	56.3	26.5
Second quintile	9,205	29.0	25.8	9,811	32.5	27.3
Middle quintile	7,661	16.3	21.4	7,087	15.6	19.7
Fourth quintile	5,136	7.9	14.4	5,479	8.7	15.2
Highest quintile	3,506	3.1	9.8	4,052	3.7	11.2
Unattached individuals						
Total	5,331	23.1	100.0	5,246	23.0	100.0
Lowest quintile	4,540	76.4	17.1	4,441	75.2	16.9
Second quintile	7,779	65.9	29.2	7,605	64.1	29.1
Middle quintile	7,611	45.2	28.5	7,514	44.1	28.6
Fourth quintile	4,470	16.0	16.9	4,169	14.8	15.9
Highest quintile	2,246	4.2	8.4	2,495	4.9	9.5

Table 3.1

Government Transfers by After-Tax Income Quintiles, Canada and Provinces, 1997 and 1998

	Government transfers					
	1998			1997		
	Averages	Implicit transfer rates	Shares	Averages	Implicit transfer rates	Shares
	\$	%	%	\$	%	%
ONTARIO						
Total – Economic families and unattached individuals						
Total	6,329	11.1	100.0	6,528	12.0	100.0
Lowest quintile	6,976	55.3	22.0	7,167	57.8	22.0
Second quintile	9,014	31.7	28.5	8,913	32.3	27.3
Middle quintile	6,404	14.0	20.2	6,705	15.1	20.5
Fourth quintile	4,748	7.0	15.0	5,146	7.8	15.8
Highest quintile	4,504	3.5	14.2	4,709	3.9	14.4
Economic families, 2 persons or more						
Total	6,883	9.9	100.0	7,078	10.7	100.0
Lowest quintile	10,965	51.2	31.9	10,705	51.0	30.3
Second quintile	8,573	21.1	24.9	8,887	22.7	25.1
Middle quintile	5,595	9.4	16.3	5,789	10.0	16.4
Fourth quintile	4,961	6.1	14.4	5,070	6.5	14.3
Highest quintile	4,316	3.0	12.5	4,932	3.6	13.9
Unattached individuals						
Total	5,100	17.9	100.0	5,284	19.3	100.0
Lowest quintile	4,141	56.4	16.2	3,518	49.2	13.4
Second quintile	9,181	63.2	36.0	9,701	69.2	36.7
Middle quintile	6,257	27.6	24.6	6,717	31.5	25.4
Fourth quintile	3,710	10.8	14.5	4,224	12.6	16.0
Highest quintile	2,196	3.5	8.6	2,274	3.7	8.6
MANITOBA						
Total – Economic families and unattached individuals						
Total	6,062	13.7	100.0	6,063	14.4	100.0
Lowest quintile	6,545	63.5	21.6	6,315	60.1	20.8
Second quintile	8,623	40.1	28.4	8,620	41.4	28.5
Middle quintile	6,510	18.1	21.5	6,182	18.0	20.4
Fourth quintile	5,057	9.4	16.6	5,449	10.4	17.9
Highest quintile	3,570	3.6	11.8	3,746	4.0	12.4
Economic families, 2 persons or more						
Total	6,370	11.4	100.0	6,320	11.9	100.0
Lowest quintile	10,175	54.9	32.0	9,280	52.4	29.4
Second quintile	8,141	23.9	25.6	8,442	26.1	26.7
Middle quintile	5,640	11.6	17.7	5,698	12.2	18.0
Fourth quintile	4,991	7.5	15.7	4,694	7.2	14.9
Highest quintile	2,887	2.6	9.1	3,477	3.3	11.0
Unattached individuals						
Total	5,512	24.0	100.0	5,620	24.3	100.0
Lowest quintile	3,006	48.4	10.9	3,692	54.3	13.1
Second quintile	8,941	70.2	32.4	8,671	67.4	31.0
Middle quintile	8,359	49.4	30.4	7,314	42.2	26.0
Fourth quintile	4,455	16.8	16.2	4,974	18.5	17.7
Highest quintile	2,787	5.3	10.0	3,436	6.6	12.2

Table 3.1

Government Transfers by After-Tax Income Quintiles, Canada and Provinces, 1997 and 1998

	Government transfers					
	1998			1997		
	Averages	Implicit transfer rates	Shares	Averages	Implicit transfer rates	Shares
	\$	%	%	\$	%	%
SASKATCHEWAN						
Total – Economic families and unattached individuals						
Total	6,032	14.5	100.0	5,962	14.5	100.0
Lowest quintile	6,083	61.2	20.2	5,828	58.4	19.6
Second quintile	8,154	37.2	27.0	8,097	38.3	27.1
Middle quintile	7,225	21.8	23.9	6,816	20.6	23.0
Fourth quintile	5,257	10.3	17.5	5,818	11.6	19.4
Highest quintile	3,440	3.7	11.4	3,247	3.5	10.9
Economic families, 2 persons or more						
Total	6,531	12.2	100.0	6,438	12.3	100.0
Lowest quintile	9,917	54.1	30.4	9,165	51.6	28.6
Second quintile	9,200	29.1	28.1	8,763	28.0	27.1
Middle quintile	6,133	13.0	18.8	6,942	15.2	21.6
Fourth quintile	4,478	7.0	13.7	4,409	7.0	13.6
Highest quintile	2,906	2.7	8.8	2,892	2.8	9.0
Unattached individuals						
Total	5,246	22.5	100.0	5,179	22.4	100.0
Lowest quintile	3,448	55.3	13.2	2,985	50.6	11.6
Second quintile	8,395	65.6	32.1	8,588	67.0	33.1
Middle quintile	7,015	36.6	26.7	6,764	37.5	26.1
Fourth quintile	4,108	14.7	15.7	4,219	15.3	16.4
Highest quintile	3,259	6.5	12.4	3,345	6.5	12.8
ALBERTA						
Total – Economic families and unattached individuals						
Total	4,817	9.3	100.0	4,699	9.3	100.0
Lowest quintile	5,625	59.5	23.4	5,065	47.3	21.6
Second quintile	6,408	24.5	26.6	6,254	24.7	26.6
Middle quintile	4,704	11.3	19.5	5,279	12.8	22.5
Fourth quintile	4,316	6.7	18.0	3,996	6.5	17.0
Highest quintile	3,029	2.5	12.5	2,899	2.5	12.3
Economic families, 2 persons or more						
Total	5,253	8.0	100.0	4,977	7.9	100.0
Lowest quintile	8,870	49.0	33.8	7,508	37.4	30.2
Second quintile	5,815	14.6	22.2	6,198	15.9	25.0
Middle quintile	5,175	9.0	19.7	4,467	8.1	17.9
Fourth quintile	4,242	5.5	16.1	4,445	6.1	17.9
Highest quintile	2,153	1.6	8.2	2,252	1.7	9.0
Unattached individuals						
Total	4,015	14.8	100.0	4,144	16.1	100.0
Lowest quintile	2,939	43.5	14.7	1,656	28.7	8.1
Second quintile	6,480	45.7	32.2	6,465	49.2	31.1
Middle quintile	5,553	26.8	27.7	6,466	33.3	31.1
Fourth quintile	2,639	8.2	13.2	3,661	12.2	17.7
Highest quintile	2,471	4.0	12.2	2,509	4.2	12.1

Table 3.1

Government Transfers by After-Tax Income Quintiles, Canada and Provinces, 1997 and 1998

	Government transfers					
	1998			1997		
	Averages	Implicit transfer rates	Shares	Averages	Implicit transfer rates	Shares
	\$	%	%	\$	%	%
BRITISH COLUMBIA						
Total – Economic families and unattached individuals						
Total	5,957	11.9	100.0	5,781	11.8	100.0
Lowest quintile	5,751	51.9	19.3	5,800	52.7	20.1
Second quintile	7,183	27.9	24.1	7,465	29.9	25.8
Middle quintile	5,985	14.2	20.1	5,876	14.4	20.3
Fourth quintile	6,059	9.7	20.3	5,484	9.0	19.0
Highest quintile	4,807	4.4	16.1	4,275	4.0	14.8
Economic families, 2 persons or more						
Total	6,836	10.8	100.0	6,428	10.4	100.0
Lowest quintile	9,088	45.6	26.7	9,331	46.0	29.0
Second quintile	7,921	19.8	23.1	7,582	19.7	23.6
Middle quintile	6,683	11.7	19.5	5,970	10.7	18.6
Fourth quintile	5,148	6.8	15.1	4,805	6.4	14.9
Highest quintile	5,337	4.3	15.6	4,452	3.7	13.9
Unattached individuals						
Total	4,475	16.0	100.0	4,631	17.5	100.0
Lowest quintile	3,677	52.5	16.5	3,392	52.5	14.7
Second quintile	7,308	50.6	32.7	7,365	54.9	31.9
Middle quintile	5,185	22.9	23.1	5,740	27.9	24.9
Fourth quintile	3,756	11.2	16.8	3,611	11.0	15.6
Highest quintile	2,449	3.9	10.9	3,030	5.1	13.0

Chapter 4: Total Income

Total income is the sum of market income and government transfers.

When all income sources are considered, Canadian economic families received on average, \$62,116 in total income in 1998, up 4.1% from 1997. Average total income for unattached individuals was \$25,784, up 3.3%. Total family income in 1998 surpassed the peak in 1989 when it was \$60,480. On average, Canadian families had \$1,636 more in total income than ten years ago, a gain of 2.7%.

For the first time since the mid-1990s, all provinces experienced growth in total family income. Manitoba (5.1%), Prince Edward Island (4.7%) and Ontario (4.7%) had the largest increases.

Rise in market income the key factor

The improvement in total income stemmed from the strong performance in market income. Families whose major income earner was of working age in 1998 experienced strong growth in average total income (\$65,243), exceeding the previous year's level by 4.5%. Unattached individuals of working age had an average total income of \$27,211, up 4.4% from 1997.

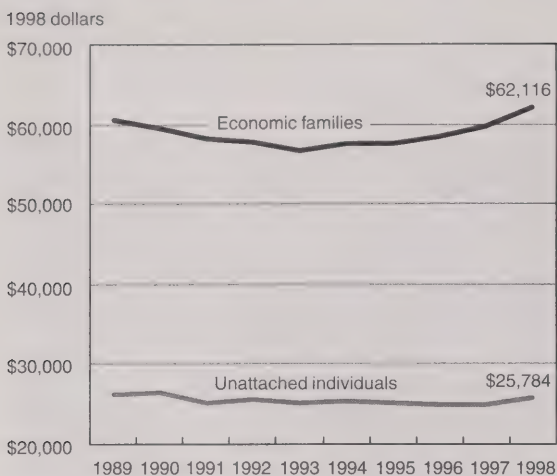
Total income of older and lone-parent families

For families whose main income earner was a senior, average income from all sources was \$42,360 in 1998, up slightly from 1997 (\$42,063). Among seniors who lived alone women had a slight drop, from \$20,693 in 1997 to \$20,372 in 1998. Senior men experienced a slight increase, from \$26,027 to \$26,471. The number of seniors living on their own grew rapidly over the 1989-1998 period. The senior unattached male population increased 48.6%, to 324,000; the number of females increased 24.2%, to 853,000. Since 1989, the total income of these groups rose 10.5% and 7.1%, respectively. On average, seniors registered levels of total income that were about twice their market income.

In 1998, the average total income of lone-parent families was \$29,887, up from \$27,714 in 1997. Lone mothers received \$27,195, compared with \$25,265 a year earlier. Market income accounted for 74.6% of the total income of lone-parent families and 70.8% of lone-mother families.

Chart 4.1

Average Total Income of Families Grew 4.1% in 1998



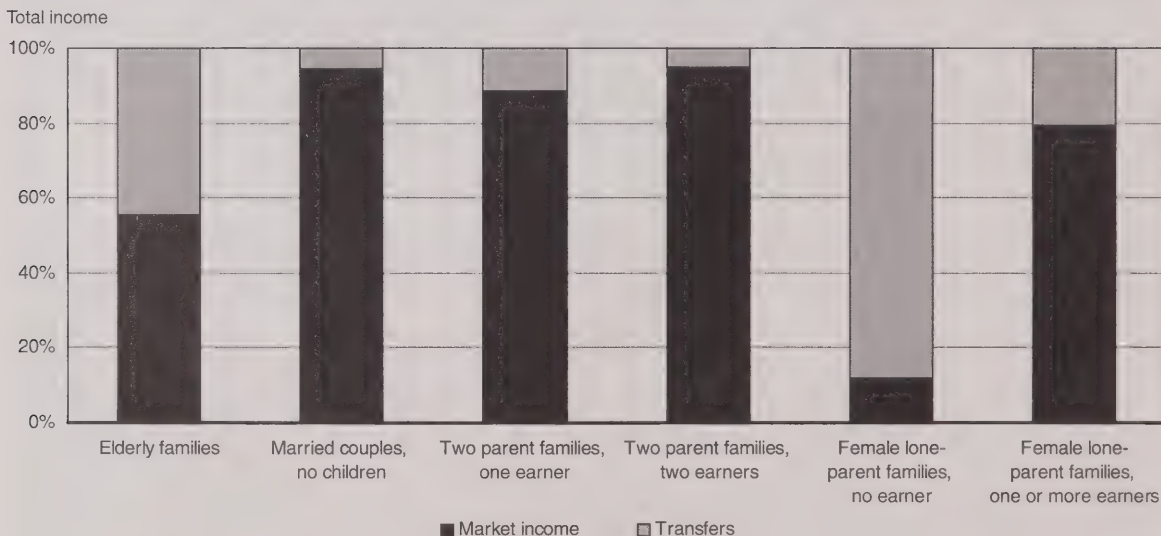
Different family types recorded very uneven gains in total income from 1989 to 1998. Working age couples with no children at home and dual-earner parents gained 9.1% and 7.4%, respectively. Single-earner two-parent families benefited less from recent labour market improvement; their total income rose 6.0%. In contrast, female lone parents were virtually in the same position in 1998 as ten years earlier. Male lone parents, despite gains in 1998, were still 14.0% short of the total income level achieved in 1989.

Income redistribution: impact of government transfers

In 1998, families in the lowest income quintile received only 3.1% of aggregate market income, but their share of total income was 6.1%. Conversely, families in the highest quintile received 45.2% of aggregate market income but 41.5% of total income. Before government transfers, those in the highest income quintile made, on average, over \$14 for each \$1 earned by those in the bottom quintile. After transfers, the difference was reduced to about \$7 to \$1.

Chart 4.2

Market Income Made Up Majority of Total Income for Non-elderly Families with Earners in 1998



Government transfers also reduced the income differences between family types. Before transfers, the average income of non-elderly families was 2.6 times that of elderly families. After transfers, the difference was reduced to 1.5 times. Similarly, two-parent families had a pre-transfer income 3.4 times that of female lone-parent families. Based on average total income, the difference narrowed to a factor of 2.6.

Chart 4.3

Government Transfers Increased Shares of Total Income for Lower Income Quintiles in 1998

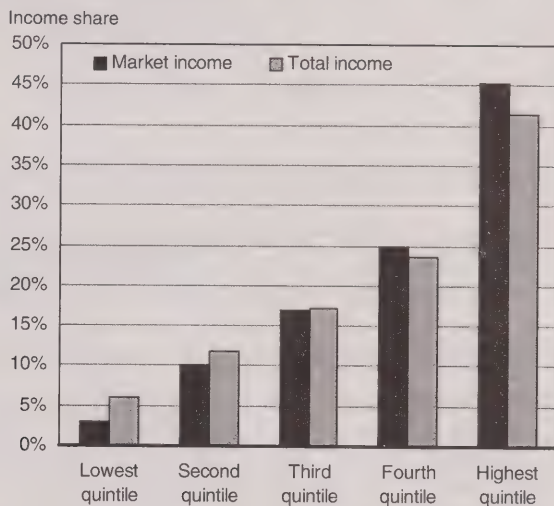


Table 4.1

Average Total Income by Selected Family Types, Canada and Provinces, 1989-98

	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998
1998 constant dollars (\$)										
CANADA										
Economic families, 2 persons or more	60,480	59,547	58,131	57,791	56,615	57,657	57,585	58,415	59,659	62,116
Elderly families	45,378	44,668	43,834	42,386	43,194	42,783	44,736	41,641	42,063	42,360
Married couples	41,416	40,734	39,339	38,680	39,893	39,787	40,502	40,517	40,999	41,243
All other elderly families	54,729	54,591	54,609	51,489	50,846	50,495	55,677	45,944	45,821	46,405
Non-elderly families	62,974	62,020	60,575	60,495	58,966	60,293	59,948	60,997	62,409	65,243
Married couples	58,616	58,884	58,456	60,637	57,603	57,645	57,996	59,946	62,009	63,961
No earner	27,023	28,258	27,562	27,021	26,193	26,699	24,859	28,478	28,937	27,988
One earner	49,705	49,191	44,931	46,114	46,970	46,504	45,853	45,288	48,233	51,237
Two earners	64,687	65,616	66,190	68,735	65,238	65,467	66,047	69,321	70,254	72,865
Two-parent families with children	67,688	66,300	64,758	65,162	63,694	65,058	64,715	64,748	66,740	70,043
No earner	19,089	29,383	18,455	18,355	19,902	19,122	17,820	19,521	20,822	20,324
One earner	51,453	47,699	47,237	47,220	46,235	48,535	46,117	49,157	48,423	54,552
Two earners	66,575	66,349	65,691	67,017	65,236	67,195	67,290	67,190	69,051	71,530
Three or more earners	86,853	84,645	82,402	81,265	82,307	82,415	82,275	82,679	84,530	85,652
Married couples with other relatives	84,093	85,047	80,809	80,203	80,238	81,525	79,565	83,862	84,370	86,907
Lone-parent families	29,997	27,873	26,483	27,876	26,411	27,241	27,862	27,723	27,714	29,887
Male lone-parent families	51,453	41,738	40,718	43,057	37,075	37,125	38,025	41,753	41,105	44,253
Female lone-parent families	27,127	25,425	24,390	25,801	24,649	25,614	26,150	25,356	25,265	27,195
No earner	14,264	13,844	14,529	14,834	15,564	15,168	15,631	14,740	13,534	13,860
One earner	28,134	27,074	26,681	28,877	27,221	28,492	28,746	29,302	28,250	28,903
Two or more earners	43,708	40,271	39,518	40,031	37,591	41,728	43,272	40,207	42,063	45,125
All other economic families	49,787	49,642	48,202	43,927	46,056	47,774	46,798	53,574	52,419	56,872
Unattached individuals	26,264	26,518	25,165	25,497	25,073	25,284	25,193	24,979	24,970	25,784
Elderly male	23,948	23,150	22,570	23,883	22,229	25,320	24,767	25,702	26,027	26,471
Non-earner	21,605	21,308	20,753	23,392	20,815	22,023	22,102	23,037	23,244	22,983
Earners	42,167	37,895	38,202	29,595	32,943	51,280	46,669	44,691	41,599	47,077
Elderly female	19,017	19,345	19,266	18,991	17,986	18,212	19,533	20,629	20,693	20,372
Non-earner	18,507	18,714	18,831	18,493	17,400	17,781	19,033	19,797	19,827	19,552
Earners	28,237	32,770	30,497	26,862	32,263	29,284	31,862	38,039	31,870	31,388
Non-elderly male	30,761	31,329	29,007	29,196	28,956	29,672	28,533	28,336	28,176	29,656
Non-earner	11,687	12,768	11,492	11,522	11,393	12,009	10,911	10,036	9,730	9,546
Earners	33,299	33,761	32,353	32,520	32,860	33,277	32,095	32,227	31,951	33,231
Non-elderly female	25,547	25,497	24,379	24,761	24,959	23,747	24,405	23,068	23,142	23,846
Non-earner	13,060	13,466	12,247	12,250	11,932	13,663	11,875	9,540	10,391	9,813
Earners	28,469	28,072	27,515	28,386	28,367	27,210	27,980	27,289	26,980	28,214

Table 4.1

Average Total Income by Selected Family Types, Canada and Provinces, 1989-98

	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998
1998 constant dollars (\$)										
NEWFOUNDLAND										
Economic families, 2 persons or more	47,686	46,871	45,465	44,976	44,936	45,440	45,601	44,378	44,073	45,420
Elderly families	34,180	33,876	33,588	30,416	31,620	30,990	32,983	28,181	29,773	28,213
Married couples	24,417	26,000	25,681	26,424	24,229	27,045	31,756	28,245	29,662	27,874
All other elderly families	43,656	42,631	41,827	35,059	41,609	35,926	34,837	28,055	29,991	29,041
Non-elderly families	50,023	49,095	47,674	47,547	47,128	48,082	47,790	46,709	46,248	48,034
Married couples	46,762	45,330	41,713	44,539	43,567	42,700	42,105	43,358	43,278	44,196
No earner	--	20,296	--	18,173	19,453	20,091	17,452	22,820	21,610	21,873
One earner	36,008	32,006	31,037	37,032	35,344	30,602	42,801	39,309	43,341	36,332
Two earners	53,629	52,856	49,531	53,945	52,589	55,220	51,285	53,156	50,059	53,635
Two-parent families with children	53,998	51,117	51,257	51,391	48,850	52,005	49,577	49,410	50,084	52,208
No earner	--	--	16,305	14,574	19,142	18,023	15,816	15,991	16,856	13,373
One earner	43,344	35,114	35,395	34,082	34,000	39,667	33,652	36,547	32,293	34,985
Two earners	53,453	51,756	54,880	53,796	49,920	54,311	57,512	54,066	55,760	56,839
Three or more earners	67,848	66,927	63,495	69,015	67,836	67,883	71,933	65,847	69,536	72,555
Married couples with other relatives	57,663	64,230	57,619	60,558	60,725	59,602	65,336	57,761	58,920	59,883
Lone-parent families	24,900	22,496	21,702	18,029	22,052	21,595	20,974	21,480	21,673	23,272
Male lone-parent families	--	--	--	--	--	--	--	--	--	--
Female lone-parent families	22,691	20,713	18,423	16,772	20,575	20,491	18,267	20,838	20,866	22,615
No earner	--	14,560	9,456	10,882	11,942	12,015	11,451	13,460	13,047	12,532
One earner	23,989	22,461	22,340	17,779	22,666	25,161	27,721	24,870	28,226	28,151
Two or more earners	--	--	--	--	--	--	--	--	--	--
All other economic families	35,051	33,784	36,133	31,690	38,065	35,350	31,583	41,346	38,836	39,045
Unattached individuals	23,499	23,196	20,450	20,825	19,051	21,827	19,536	19,677	17,623	17,348
Elderly male	--	--	19,976	13,127	14,440	20,417	15,932	20,224	20,713	18,648
Non-earner	--	--	20,199	12,353	14,092	17,938	15,812	19,196	18,668	16,764
Earner	--	--	--	--	--	--	--	--	--	--
Elderly female	15,944	14,705	19,450	14,948	13,221	15,072	16,246	13,538	15,049	14,583
Non-earner	15,944	14,673	19,278	14,883	13,221	15,072	16,246	13,538	13,808	13,592
Earner	--	--	--	--	--	--	--	--	--	--
Non-elderly male	27,949	29,714	21,298	23,723	22,108	24,866	25,464	23,817	20,675	21,019
Non-earner	--	--	8,629	9,729	7,815	8,863	7,461	9,042	8,093	10,995
Earner	28,787	32,395	26,186	26,666	27,047	30,738	34,805	30,667	26,493	25,243
Non-elderly female	24,920	22,917	20,064	23,275	20,154	24,569	16,515	17,999	14,121	14,469
Non-earner	--	--	11,715	11,531	6,754	--	8,869	8,394	7,009	7,613
Earner	29,718	25,736	23,322	26,816	26,187	25,912	20,423	23,513	19,382	19,167

Table 4.1

Average Total Income by Selected Family Types, Canada and Provinces, 1989-98

	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998
1998 constant dollars (\$)										
PRINCE EDWARD ISLAND										
Economic families, 2 persons or more	48,481	46,746	47,838	48,702	47,488	49,766	48,119	49,000	48,781	51,072
Elderly families	34,164	38,791	35,825	35,093	36,959	43,265	33,476	38,524	35,482	37,410
Married couples	26,032	33,796	31,687	31,649	34,283	38,650	32,213	43,778	40,158	41,914
All other elderly families	49,701	47,070	43,470	41,322	42,533	48,529	36,038	26,134	24,866	27,417
Non-elderly families	51,594	48,483	50,502	51,485	49,704	50,916	50,966	50,897	51,306	53,665
Married couples	43,674	41,539	47,694	48,872	45,608	50,236	47,149	47,087	50,513	50,964
No earner	--	--	--	--	--	--	--	--	--	--
One earner	--	--	--	39,934	--	--	--	--	35,581	38,116
Two earners	47,506	46,737	53,222	53,431	49,340	51,361	48,433	51,286	55,512	56,155
Two-parent families with children	55,126	52,213	53,634	54,543	54,087	55,017	55,191	56,630	55,247	55,350
No earner	--	--	--	--	--	--	--	--	--	--
One earner	39,222	37,093	--	39,249	35,630	37,957	38,008	--	--	--
Two earners	50,226	50,481	50,053	51,806	54,907	53,573	54,346	54,609	53,709	54,922
Three or more earners	71,518	64,902	66,597	68,319	61,070	65,797	63,433	69,073	64,438	63,305
Married couples with other relatives	73,559	72,005	67,954	65,863	60,916	60,381	63,362	62,489	65,747	77,300
Lone-parent families	23,013	23,835	22,667	27,926	25,626	27,246	24,782	24,637	25,061	29,999
Male lone-parent families	--	--	--	--	--	--	--	--	--	--
Female lone-parent families	21,358	22,856	22,531	24,934	24,197	24,185	24,923	23,436	24,789	29,410
No earner	--	--	--	--	--	--	--	--	--	--
One earner	--	22,295	21,757	22,252	24,555	--	--	--	20,300	22,815
Two or more earners	--	--	--	--	--	--	--	--	--	--
All other economic families	42,818	40,235	38,487	45,738	40,107	40,547	40,636	44,045	40,768	45,201
Unattached individuals	17,250	20,754	18,518	20,232	19,342	21,106	20,411	18,931	18,187	18,461
Elderly male	--	--	--	--	--	18,440	--	--	--	--
Non-earner	--	--	--	--	--	18,781	--	--	--	--
Earner	--	--	--	--	--	--	--	--	--	--
Elderly female	13,878	15,707	15,043	18,800	17,929	17,601	16,034	17,253	18,161	18,889
Non-earner	13,878	15,123	15,043	18,366	17,087	15,750	16,063	17,185	17,155	19,167
Earner	--	--	--	--	--	--	--	--	--	--
Non-elderly male	19,435	25,289	21,548	21,408	19,686	25,093	22,724	21,054	19,811	20,064
Non-earner	--	--	--	--	--	--	--	--	--	--
Earner	21,153	27,044	23,311	25,509	20,962	27,297	26,300	23,276	20,532	20,644
Non-elderly female	17,862	20,885	17,604	21,787	21,301	20,848	22,390	18,326	16,136	16,276
Non-earner	--	--	--	--	--	--	--	--	--	--
Earner	20,641	23,391	18,701	23,230	25,472	22,716	24,193	20,278	17,993	17,603

Table 4.1

Average Total Income by Selected Family Types, Canada and Provinces, 1989-98

	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998
1998 constant dollars (\$)										
NOVA SCOTIA										
Economic families, 2 persons or more	52,044	52,071	49,800	50,776	49,542	49,534	47,647	48,486	48,483	50,460
Elderly families	37,854	37,233	37,449	37,140	35,587	38,511	36,498	40,430	41,438	43,752
Married couples	33,781	34,484	34,982	33,334	34,235	34,483	32,551	34,734	35,013	38,163
All other elderly families	43,285	42,694	40,955	44,560	38,578	45,615	42,671	49,648	51,695	52,946
Non-elderly families	54,873	55,048	52,239	53,397	52,254	51,726	49,996	49,908	49,700	51,659
Married couples	52,856	51,144	50,147	49,788	51,671	51,062	48,288	45,247	45,277	48,268
No earner	21,718	--	27,957	28,785	38,287	22,206	25,327	29,055	24,945	24,548
One earner	44,443	43,255	38,464	46,439	44,993	40,211	39,759	38,427	34,044	38,042
Two earners	60,217	57,126	56,328	54,956	56,562	58,558	56,446	52,684	53,534	58,609
Two-parent families with children	58,942	60,450	55,597	58,787	57,342	57,238	56,618	56,504	56,708	59,406
No earner	--	--	--	--	--	--	--	--	--	--
One earner	42,839	42,753	46,350	39,615	45,216	36,709	42,840	42,223	41,726	43,223
Two earners	58,524	60,659	55,758	61,376	58,795	58,126	57,341	59,005	60,877	62,110
Three or more earners	77,326	77,389	67,839	74,456	73,167	77,881	71,853	76,223	70,622	72,230
Married couples with other relatives	72,620	68,513	67,326	72,907	69,984	65,480	61,852	66,950	71,249	67,833
Lone-parent families	25,849	25,972	22,590	20,881	20,379	22,036	20,776	20,825	18,768	20,365
Male lone-parent families	--	--	--	--	--	--	--	--	--	--
Female lone-parent families	24,089	23,479	21,106	20,140	19,961	20,559	20,603	19,194	17,813	19,146
No earner	13,421	13,703	13,281	14,092	14,806	13,052	14,147	15,169	14,387	12,772
One earner	25,710	25,790	24,064	22,730	22,560	23,671	24,099	21,378	20,401	19,880
Two or more earners	--	--	--	--	--	--	--	--	--	--
All other economic families	37,554	40,790	44,868	39,161	37,110	36,063	36,499	39,707	41,375	38,046
Unattached individuals	21,017	23,244	21,471	20,567	22,627	19,602	19,284	18,802	19,637	20,096
Elderly male	18,758	18,408	18,964	21,319	18,500	20,397	20,993	20,576	23,090	22,124
Non-earner	18,766	16,580	18,857	20,353	16,881	20,134	19,672	19,901	22,732	21,119
Earner	--	--	--	--	--	--	--	--	--	--
Elderly female	16,751	19,301	18,614	18,231	15,967	17,253	16,282	16,582	16,937	16,824
Non-earner	16,065	19,057	18,607	17,871	15,580	16,875	16,119	16,477	16,265	16,266
Earner	--	--	--	--	--	--	--	--	--	--
Non-elderly male	25,363	26,712	25,561	21,185	26,749	22,218	20,142	20,940	21,882	23,457
Non-earner	8,474	15,895	10,310	10,279	10,414	13,461	12,668	9,887	14,593	13,196
Earner	28,066	28,213	28,483	24,581	30,567	24,329	22,906	23,519	23,271	25,750
Non-elderly female	20,421	22,957	20,399	21,525	23,917	17,493	20,184	17,527	18,051	17,839
Non-earner	12,047	13,296	11,903	13,802	11,831	10,153	12,493	9,367	10,789	11,204
Earner	23,015	25,183	23,054	24,254	26,836	20,777	22,877	21,668	20,897	20,609

Table 4.1

Average Total Income by Selected Family Types, Canada and Provinces, 1989-98

	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998
1998 constant dollars (\$)										
NEW BRUNSWICK										
Economic families, 2 persons or more	48,989	48,642	48,535	49,801	49,398	48,335	47,438	49,127	48,136	49,915
Elderly families	36,356	37,185	34,000	33,550	35,840	38,431	36,391	39,932	39,232	41,859
Married couples	31,845	34,964	29,189	29,353	31,298	37,834	34,178	38,025	38,128	40,721
All other elderly families	43,106	40,609	42,778	41,287	43,282	39,602	39,859	45,548	42,710	46,068
Non-elderly families	51,462	50,947	51,396	53,024	51,985	50,133	49,616	50,731	49,678	51,259
Married couples	47,461	47,895	49,557	51,163	47,462	48,761	45,558	48,385	46,904	47,017
No earner	21,910	26,535	24,812	21,408	22,057	20,962	25,322	21,305	19,567	21,452
One earner	41,480	41,222	42,298	38,076	42,692	42,881	35,962	39,880	43,262	44,973
Two earners	51,793	53,624	54,571	58,327	53,007	55,144	52,192	57,229	53,209	52,470
Two-parent families with children	55,523	55,105	55,614	56,224	56,124	54,094	55,421	55,179	55,130	56,968
No earner	--	--	--	--	--	--	15,099	--	--	--
One earner	42,793	41,023	40,557	41,707	42,737	39,611	44,364	39,374	39,858	42,469
Two earners	56,324	55,448	56,217	57,763	55,216	55,352	56,262	59,054	57,952	60,085
Three or more earners	70,257	69,046	71,021	68,907	73,394	68,857	70,178	69,524	71,167	70,262
Married couples with other relatives	71,641	66,371	64,586	69,648	68,250	64,450	62,582	68,792	68,967	72,461
Lone-parent families	22,634	23,146	22,232	21,679	20,936	25,679	20,912	20,848	22,155	24,823
Male lone-parent families	--	--	--	--	--	47,283	31,934	--	--	37,293
Female lone-parent families	21,386	21,114	20,022	18,606	20,782	22,033	18,452	19,536	20,552	22,323
No earner	11,091	11,836	11,020	11,981	11,719	11,694	14,533	11,710	12,888	12,550
One earner	22,689	23,170	22,595	21,011	22,111	23,481	19,531	21,936	23,804	25,633
Two or more earners	36,072	--	--	--	--	35,355	--	--	--	37,765
All other economic families	37,088	35,939	42,643	37,480	42,484	36,126	42,465	37,616	38,648	39,751
Unattached individuals	21,336	21,677	21,983	20,828	20,881	20,981	22,201	20,408	20,637	20,577
Elderly male	18,001	18,656	17,655	21,779	18,896	16,921	21,131	22,506	40,314	37,780
Non-earner	16,924	18,062	17,434	20,052	17,101	17,011	20,456	18,887	34,945	35,832
Earner	--	--	--	--	--	--	--	--	--	--
Elderly female	17,942	16,578	17,296	15,701	16,596	17,110	17,443	17,970	17,325	17,564
Non-earner	17,730	16,512	17,125	15,502	15,789	17,037	16,967	17,893	16,848	17,567
Earner	--	--	--	--	--	--	--	--	--	--
Non-elderly male	24,019	25,848	25,895	23,101	25,124	26,561	26,164	22,646	21,423	20,535
Non-earner	8,781	11,645	9,935	11,041	9,494	8,358	9,505	7,980	7,449	7,101
Earner	26,341	28,412	28,353	26,350	27,467	30,159	28,570	25,757	24,754	22,985
Non-elderly female	21,659	20,790	21,942	21,580	19,704	18,046	22,009	19,079	18,663	19,894
Non-earner	12,851	11,409	13,546	11,157	7,815	9,566	11,451	8,778	8,972	11,131
Earner	24,547	23,939	24,272	24,192	24,382	21,000	24,521	22,055	21,890	22,744

Table 4.1

Average Total Income by Selected Family Types, Canada and Provinces, 1989-98

	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998
1998 constant dollars (\$)										
QUEBEC										
Economic families, 2 persons or more	54,185	54,032	52,907	52,072	50,218	52,309	51,956	52,083	52,738	54,930
Elderly families	36,653	38,140	41,167	37,260	38,011	38,449	37,997	36,106	35,972	37,496
Married couples	31,765	32,448	36,358	33,778	34,516	36,384	34,219	36,102	36,233	36,005
All other elderly families	46,649	51,199	49,943	44,039	45,386	42,585	46,109	36,121	35,049	42,591
Non-elderly families	56,784	56,491	54,781	54,544	52,159	54,724	54,374	54,593	55,343	57,698
Married couples	53,694	52,559	51,754	52,019	48,584	50,674	50,906	51,460	52,260	53,084
No earner	23,747	26,458	26,164	21,566	23,874	21,511	23,059	22,547	22,539	24,438
One earner	45,662	44,326	40,326	44,817	37,201	43,610	37,915	39,740	38,752	45,927
Two earners	60,052	59,389	60,285	59,610	57,080	58,273	60,548	61,412	62,490	61,158
Two-parent families with children	62,085	61,497	59,466	61,201	57,913	59,400	59,932	60,401	61,145	63,950
No earner	16,847	--	18,143	20,455	18,209	17,865	17,745	19,840	20,314	19,215
One earner	47,667	46,662	44,620	45,980	44,545	44,014	41,484	43,883	42,408	43,947
Two earners	64,673	63,780	62,181	64,542	62,687	63,530	64,991	66,494	66,408	68,375
Three or more earners	77,613	77,697	80,733	75,274	69,145	77,327	77,242	71,835	78,104	82,073
Married couples with other relatives	72,153	78,316	72,056	69,308	69,925	77,287	72,763	75,683	77,557	79,331
Lone-parent families	26,387	28,081	27,072	27,939	25,950	25,563	28,743	28,270	26,583	28,094
Male lone-parent families	37,431	40,873	37,757	48,756	37,242	32,854	41,052	40,065	38,089	40,886
Female lone-parent families	25,183	25,359	25,577	24,582	23,786	24,105	25,769	25,786	23,931	25,472
No earner	11,963	12,721	13,876	14,262	13,705	14,805	15,452	15,216	12,677	12,961
One earner	28,559	29,930	28,166	30,356	27,893	28,653	30,130	31,501	27,585	30,139
Two or more earners	40,636	41,768	47,950	33,084	31,738	38,102	41,457	37,057	36,272	--
All other economic families	45,160	37,497	44,108	37,974	37,709	42,786	40,494	44,407	43,313	48,761
Unattached individuals	23,091	23,813	23,222	22,997	22,077	22,430	22,004	23,353	22,853	23,083
Elderly male	21,390	17,429	22,228	18,809	21,270	22,682	20,350	21,849	22,383	21,164
Non-earner	18,792	17,158	18,793	18,711	19,650	19,265	19,163	19,391	18,311	17,342
Earner	--	--	--	--	--	--	--	--	--	--
Elderly female	15,575	15,647	18,144	17,290	16,225	16,777	16,520	18,711	18,686	17,868
Non-earner	15,116	15,403	18,118	16,722	16,108	16,235	16,118	17,757	18,142	17,540
Earner	--	--	--	--	--	--	--	--	--	--
Non-elderly male	27,535	28,267	26,456	26,189	25,084	25,356	24,525	26,651	25,142	25,910
Non-earner	10,549	12,628	10,161	10,547	10,326	9,848	9,242	9,709	8,131	9,319
Earner	32,133	31,446	31,460	30,977	30,089	29,852	28,949	31,251	29,615	30,274
Non-elderly female	22,614	24,088	22,220	22,841	22,155	21,789	22,272	22,005	22,517	23,070
Non-earner	13,175	11,661	10,902	12,126	10,739	12,623	11,284	8,695	9,770	9,609
Earner	26,235	28,564	27,389	28,796	27,173	26,035	26,676	27,928	28,008	29,695

Table 4.1

Average Total Income by Selected Family Types, Canada and Provinces, 1989-98

	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998
1998 constant dollars (\$)										
ONTARIO										
Economic families, 2 persons or more	69,498	66,044	64,292	63,425	62,157	63,162	63,507	64,699	66,451	69,571
Elderly families	53,582	51,607	47,299	48,917	47,858	46,669	51,212	45,867	46,428	46,670
Married couples	49,152	46,846	41,294	43,594	43,985	42,249	44,080	43,441	44,036	45,557
All other elderly families	64,465	63,207	62,627	62,178	56,304	58,494	69,288	56,617	54,972	50,850
Non-elderly families	72,064	68,418	67,164	65,938	64,658	66,098	65,825	67,441	69,506	73,148
Married couples	64,948	64,886	66,078	66,106	63,963	62,337	63,161	67,251	71,407	74,089
No earner	29,639	30,232	29,869	28,866	27,010	29,208	26,940	31,315	31,967	31,267
One earner	55,380	56,784	50,139	48,135	49,913	50,070	47,567	51,377	58,905	57,260
Two earners	71,391	71,323	73,860	74,721	73,371	71,772	73,040	77,904	80,201	85,911
Two-parent families with children	77,441	72,574	71,258	71,172	69,513	71,458	70,749	70,061	72,795	76,907
No earner	--	--	--	18,234	22,357	21,455	20,191	20,469	21,006	24,147
One earner	61,282	51,997	51,990	49,799	49,050	54,186	49,586	55,292	57,259	66,149
Two earners	73,143	71,707	71,888	73,058	71,125	73,546	73,515	71,874	74,042	77,782
Three or more earners	98,713	91,436	87,023	86,879	90,009	89,470	89,350	88,507	90,653	88,838
Married couples with other relatives	94,395	91,578	88,865	85,471	87,567	87,231	86,808	93,332	91,784	96,552
Lone-parent families	36,103	28,847	26,630	29,097	27,163	29,282	28,943	29,898	30,909	33,082
Male lone-parent families	73,313	46,562	44,610	40,433	35,916	37,719	36,935	47,948	44,826	51,823
Female lone-parent families	31,410	26,538	24,262	27,694	25,893	28,007	27,900	27,488	28,586	29,409
No earner	16,975	14,717	15,279	15,975	17,206	16,337	16,888	15,505	14,509	15,675
One earner	32,364	26,699	26,673	30,563	29,180	31,221	29,958	31,265	32,220	30,465
Two or more earners	45,109	43,171	39,838	44,686	39,693	48,332	48,482	47,909	52,925	49,937
All other economic families	55,605	57,635	51,193	49,022	53,187	54,356	51,892	59,755	59,010	63,214
Unattached individuals	29,461	28,984	27,538	29,034	27,783	28,022	27,798	26,849	27,373	28,424
Elderly male	26,674	28,127	24,385	28,690	21,233	31,759	26,561	30,443	28,552	27,948
Non-earner	23,909	24,999	22,850	28,535	20,462	25,185	24,486	26,573	24,768	24,668
Earner	--	--	--	--	--	--	--	--	48,713	--
Elderly female	21,621	21,836	20,483	20,601	18,879	19,353	21,164	21,702	22,056	21,949
Non-earner	21,039	20,834	19,864	20,100	18,380	18,912	20,554	20,903	21,346	21,474
Earner	30,854	--	31,783	25,686	--	27,224	--	--	30,874	27,639
Non-elderly male	34,447	33,902	31,714	33,535	32,238	33,162	31,390	29,962	31,185	33,503
Non-earner	14,906	13,459	12,273	12,763	13,140	13,194	12,425	10,633	11,800	9,773
Earner	36,134	36,196	35,060	36,383	36,550	37,426	34,623	33,892	35,336	37,423
Non-elderly female	29,051	27,824	27,771	28,766	29,317	25,955	27,690	25,548	25,733	26,206
Non-earner	13,146	15,181	13,702	13,684	14,126	14,399	11,694	11,214	12,600	10,411
Earner	31,956	29,771	30,837	31,848	32,429	30,182	31,894	29,229	29,374	30,337

Table 4.1

Average Total Income by Selected Family Types, Canada and Provinces, 1989-98

	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998
1998 constant dollars (\$)										
MANITOBA										
Economic families, 2 persons or more	54,999	53,736	49,974	53,462	51,959	52,968	54,351	52,434	53,240	55,977
Elderly families	41,880	45,422	39,623	37,192	43,301	37,958	40,921	37,580	35,305	37,811
Married couples	37,387	44,135	36,844	33,102	43,342	34,932	37,869	35,766	34,318	37,174
All other elderly families	53,349	48,586	48,901	47,405	43,173	47,235	51,330	43,870	38,991	40,187
Non-elderly families	57,672	55,342	51,954	56,891	53,848	56,160	57,098	55,083	56,292	59,217
Married couples	58,546	53,333	52,686	55,508	50,991	53,616	56,230	57,071	58,752	61,386
No earner	--	--	--	--	--	--	--	--	--	--
One earner	50,246	41,343	43,166	45,443	40,806	39,579	51,939	44,487	42,245	45,180
Two earners	62,564	59,607	57,351	59,679	54,710	59,293	59,486	62,512	64,249	67,594
Two-parent families with children	59,843	58,282	53,892	60,070	58,161	59,345	58,500	56,897	57,760	60,682
No earner	--	--	--	--	--	--	--	--	--	--
One earner	45,464	40,098	37,431	43,649	39,419	39,632	40,264	39,804	36,603	44,235
Two earners	59,059	57,289	55,417	59,233	59,455	60,671	59,995	56,809	58,503	57,724
Three or more earners	73,447	76,324	65,098	84,206	72,316	69,921	70,918	75,987	74,088	83,492
Married couples with other relatives	83,150	75,579	72,703	78,743	81,680	76,207	83,145	80,535	79,319	83,758
Lone-parent families	25,412	24,130	25,103	30,262	27,036	25,731	28,612	23,691	24,165	25,759
Male lone-parent families	--	--	--	--	--	--	--	--	--	--
Female lone-parent families	23,523	22,643	24,834	27,875	25,261	24,144	26,851	21,613	21,091	22,629
No earner	13,385	--	13,047	--	14,454	--	--	13,482	--	--
One earner	24,869	22,445	27,649	29,459	25,345	25,627	26,875	22,921	20,640	21,532
Two or more earners	--	--	--	--	--	--	--	--	--	--
All other economic families	47,585	50,334	41,722	41,412	45,316	45,101	43,988	46,610	50,311	57,083
Unattached individuals	23,964	23,730	22,522	20,583	21,822	22,406	22,464	22,205	23,156	22,959
Elderly male	21,721	23,096	22,807	22,035	22,848	19,662	20,726	23,186	24,352	24,893
Non-earner	20,874	20,487	21,771	20,921	22,965	19,574	19,430	22,783	24,692	24,576
Earner	--	--	--	--	--	--	--	--	--	--
Elderly female	19,579	18,634	19,655	17,305	17,632	18,559	19,729	19,525	19,616	19,487
Non-earner	19,116	18,483	19,488	16,787	17,497	18,462	19,332	18,288	17,877	17,549
Earner	--	--	--	--	--	--	--	--	--	--
Non-elderly male	28,626	28,007	24,049	23,013	24,531	25,831	26,785	25,887	27,053	26,306
Non-earner	--	--	10,118	7,195	10,210	8,387	13,529	13,479	10,535	9,029
Earner	30,308	29,848	27,063	26,774	27,312	29,452	29,210	28,613	29,447	29,333
Non-elderly female	21,555	22,986	22,773	19,506	20,863	21,979	20,190	19,793	20,966	20,779
Non-earner	12,286	11,745	9,710	8,779	12,063	12,521	--	9,487	8,432	8,264
Earner	23,531	25,526	25,874	22,944	22,903	24,595	22,265	23,383	25,046	24,837

Table 4.1

Average Total Income by Selected Family Types, Canada and Provinces, 1989-98

	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998
1998 constant dollars (\$)										
SASKATCHEWAN										
Economic families, 2 persons or more	51,222	50,311	49,711	50,968	49,852	50,261	52,942	50,730	52,225	53,468
Elderly families	40,158	41,565	37,997	39,522	40,636	40,581	43,451	38,250	37,268	38,880
Married couples	37,710	41,638	35,522	38,493	38,392	36,038	43,151	37,262	36,178	37,435
All other elderly families	47,917	41,344	47,048	44,200	50,132	59,985	44,925	42,105	41,292	43,883
Non-elderly families	53,722	52,303	52,397	53,544	51,973	52,495	55,083	53,263	55,264	56,534
Married couples	56,119	49,612	51,977	52,464	50,216	52,690	51,837	50,274	52,501	57,297
No earner	26,885	32,809	--	29,449	32,069	29,596	20,424	24,186	--	--
One earner	45,706	39,960	41,399	47,858	41,367	43,986	44,606	35,745	33,277	42,208
Two earners	61,031	54,572	55,794	55,360	54,608	56,392	55,533	56,000	56,766	62,403
Two-parent families with children	55,746	56,208	55,229	56,980	56,432	57,212	59,766	60,403	62,272	62,030
No earner	--	--	--	--	--	16,865	--	--	--	--
One earner	45,613	39,873	41,353	43,401	39,975	44,784	41,418	39,788	40,189	43,669
Two earners	54,989	57,445	55,389	55,482	57,181	56,959	57,575	59,569	62,520	60,876
Three or more earners	70,994	69,209	66,763	76,081	71,027	70,372	78,951	76,593	75,000	79,466
Married couples with other relatives	71,746	75,501	74,149	88,227	75,397	73,745	76,425	71,103	76,178	75,958
Lone-parent families	22,647	24,624	23,449	22,801	22,092	22,803	24,682	20,818	23,229	27,788
Male lone-parent families	31,824	35,535	--	38,760	26,159	28,781	34,513	26,243	28,302	42,703
Female lone-parent families	21,296	22,653	21,258	20,650	21,515	21,992	23,200	19,996	22,470	25,650
No earner	12,669	11,830	11,675	11,440	12,684	11,542	14,982	11,716	14,387	17,356
One earner	22,215	22,573	22,400	23,177	24,192	24,265	23,804	22,430	23,130	24,171
Two or more earners	--	40,714	--	--	--	--	--	--	33,914	41,891
All other economic families	46,800	41,928	36,735	40,772	36,788	36,640	46,918	48,722	43,758	45,049
Unattached individuals	22,684	23,049	22,436	22,333	22,553	23,052	24,201	22,378	23,113	23,263
Elderly male	22,127	25,789	23,130	21,575	22,546	22,398	21,811	25,612	23,947	24,908
Non-earner	18,382	22,351	20,984	20,076	20,892	21,023	20,860	19,142	19,143	23,584
Earner	31,850	--	30,462	26,962	--	--	--	43,241	36,870	28,279
Elderly female	21,253	20,093	18,592	18,283	18,162	18,935	18,505	20,371	20,199	19,598
Non-earner	20,422	18,894	17,668	17,501	17,721	18,038	18,011	20,179	20,052	19,528
Earner	--	30,194	29,988	--	23,584	--	--	22,162	21,437	20,512
Non-elderly male	24,510	26,406	26,057	25,828	25,626	26,954	30,550	26,107	27,452	26,702
Non-earner	7,429	13,471	11,154	8,700	10,982	10,717	8,456	7,899	10,247	7,999
Earner	26,198	28,069	29,239	28,566	27,307	29,503	33,409	29,447	29,967	29,927
Non-elderly female	21,455	19,895	20,672	20,954	22,102	21,483	21,898	17,664	19,337	21,091
Non-earner	12,194	15,010	12,861	8,402	9,668	10,981	12,859	10,090	8,003	8,512
Earner	23,667	20,945	22,425	23,603	24,952	23,911	24,071	19,277	21,408	23,369

Table 4.1

Average Total Income by Selected Family Types, Canada and Provinces, 1989-98

	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998
1998 constant dollars (\$)										
ALBERTA										
Economic families, 2 persons or more	60,042	60,205	61,288	58,978	60,405	58,936	56,377	60,415	63,203	65,644
Elderly families	45,233	43,950	46,140	40,902	48,622	47,686	44,969	41,744	43,631	39,041
Married couples	43,447	40,149	44,806	36,905	43,186	45,447	42,821	42,148	44,688	37,545
All other elderly families	49,972	55,900	49,547	50,596	62,756	53,744	51,381	40,193	39,877	45,365
Non-elderly families	61,992	62,345	63,282	61,495	62,097	60,467	58,173	62,930	65,752	68,958
Married couples	60,567	60,751	62,810	65,161	68,554	58,661	60,282	61,058	67,280	71,196
No earner	26,900	26,793	37,291	34,401	25,844	37,433	29,052	20,757	--	--
One earner	50,178	49,324	50,143	41,763	48,059	44,189	45,380	41,955	58,130	58,367
Two earners	64,985	65,952	67,552	72,877	75,163	63,782	64,629	67,734	70,782	76,100
Two-parent families with children	64,184	66,336	67,524	63,892	64,122	65,154	61,722	67,844	70,657	73,872
No earner	--	--	--	--	--	--	--	--	--	--
One earner	48,995	49,237	49,426	48,422	47,051	46,848	47,557	57,914	46,376	56,351
Two earners	64,499	65,477	67,519	65,118	62,202	65,373	62,262	64,608	70,771	73,914
Three or more earners	79,104	83,303	85,432	80,873	86,432	80,909	73,825	94,491	93,321	90,222
Married couples with other relatives	90,591	89,969	84,453	90,934	83,783	80,929	77,649	81,650	81,387	88,496
Lone-parent families	28,090	28,127	27,494	26,837	27,681	28,210	25,635	30,119	31,141	29,744
Male lone-parent families	--	50,289	41,440	43,098	33,532	44,855	41,488	48,267	50,419	36,465
Female lone-parent families	25,615	24,848	24,605	24,716	26,712	25,482	23,192	26,012	25,796	28,158
No earner	15,836	15,432	15,559	15,675	16,879	13,322	12,568	13,246	--	13,363
One earner	23,823	24,904	25,448	25,419	26,982	26,481	22,777	27,708	25,487	29,661
Two or more earners	45,651	35,895	32,971	37,496	39,852	33,858	36,209	35,040	--	37,098
All other economic families	52,257	47,543	51,743	42,792	42,260	46,802	47,174	54,820	52,695	54,844
Unattached individuals	25,964	28,050	25,819	24,876	24,285	26,856	26,093	25,803	25,724	27,037
Elderly male	22,540	21,798	21,685	22,209	21,763	21,039	27,693	22,839	23,893	36,751
Non-earner	22,311	20,327	19,792	21,674	19,590	20,622	24,406	21,409	21,935	26,404
Earner	--	--	--	--	--	--	--	--	--	71,227
Elderly female	17,778	20,315	18,363	17,617	17,911	19,215	19,680	23,993	22,330	21,476
Non-earner	17,315	20,208	17,606	17,199	17,141	18,867	19,100	22,786	21,727	20,959
Earner	--	--	--	--	--	--	--	--	26,780	--
Non-elderly male	29,469	33,186	30,261	28,646	28,477	31,979	30,457	29,104	30,139	30,113
Non-earner	10,671	11,256	10,841	14,129	12,411	14,855	12,795	11,000	8,374	8,625
Earner	30,976	35,164	32,422	30,469	30,534	33,218	32,806	31,523	32,687	32,082
Non-elderly female	24,782	24,291	23,400	22,664	21,519	24,078	22,456	21,992	21,056	22,895
Non-earner	9,981	13,811	10,953	10,189	12,996	14,809	14,239	10,578	9,015	11,764
Earner	26,990	25,905	24,788	24,820	23,445	25,610	24,031	24,252	23,397	24,828

Table 4.1

Average Total Income by Selected Family Types, Canada and Provinces, 1989-98

	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998
1998 constant dollars (\$)										
BRITISH COLUMBIA										
Economic families, 2 persons or more	59,482	62,354	60,147	61,097	59,369	60,738	61,108	61,082	61,902	63,252
Elderly families	48,933	44,351	47,382	42,645	42,607	43,390	45,666	45,601	46,356	45,395
Married couples	44,683	42,131	42,795	40,859	40,467	41,591	43,447	44,961	45,389	45,261
All other elderly families	65,361	54,314	66,901	50,708	48,733	51,907	55,313	48,673	51,220	46,039
Non-elderly families	61,511	65,545	62,608	64,685	62,711	63,860	63,987	63,547	64,480	66,199
Married couples	57,820	62,994	59,013	68,224	61,089	64,908	64,939	66,428	65,011	64,832
No earner	30,900	31,747	25,985	34,790	28,079	31,177	23,509	44,484	52,084	--
One earner	49,326	48,021	45,258	49,234	64,069	50,241	61,506	46,702	41,873	51,570
Two earners	64,113	71,436	68,223	76,472	64,383	72,107	69,983	74,200	71,921	70,491
Two-parent families with children	67,239	71,268	68,260	67,232	68,527	68,626	68,478	64,780	66,791	70,471
No earner	--	--	--	--	--	15,132	--	--	--	--
One earner	48,658	46,737	46,958	50,239	48,949	53,063	51,340	45,902	49,180	55,399
Two earners	65,803	70,599	66,404	68,220	66,575	70,149	69,161	67,443	68,313	70,262
Three or more earners	86,411	90,844	89,888	82,070	90,416	86,795	87,337	83,790	81,768	88,620
Married couples with other relatives	83,007	93,905	82,670	90,391	87,464	88,763	81,964	88,340	93,509	86,545
Lone-parent families	31,004	28,823	28,210	29,934	28,046	28,260	29,475	26,024	25,249	30,328
Male lone-parent families	47,102	35,983	--	--	45,255	41,243	--	--	--	--
Female lone-parent families	27,334	26,738	25,678	28,837	23,965	26,136	28,842	23,993	23,884	28,901
No earner	15,063	14,876	16,006	14,620	15,111	16,113	14,847	14,018	12,633	10,949
One earner	25,089	28,327	27,971	29,613	23,898	27,349	33,851	28,557	27,404	28,280
Two or more earners	--	--	--	45,327	38,599	42,752	--	--	--	53,136
All other economic families	47,124	52,911	54,252	45,688	47,719	46,653	49,118	60,070	57,847	65,659
Unattached individuals	27,208	28,112	25,183	25,611	27,042	26,226	27,119	27,216	26,413	28,050
Elderly male	26,108	22,745	20,099	24,814	28,556	23,809	30,679	25,818	29,137	28,394
Non-earner	23,250	22,226	18,925	23,850	26,383	23,454	22,863	25,131	29,164	26,222
Earner	--	--	--	--	--	--	--	--	--	--
Elderly female	18,803	19,909	18,955	20,215	20,404	17,623	22,703	22,698	23,149	23,244
Non-earner	18,684	19,300	18,402	20,061	18,441	17,435	22,123	21,876	21,196	20,475
Earner	--	--	--	--	--	--	--	--	--	43,712
Non-elderly male	32,265	33,444	29,582	29,293	30,851	31,124	29,556	31,001	29,032	32,044
Non-earner	12,014	12,623	16,239	13,032	9,506	15,738	10,758	9,088	8,458	9,734
Earner	34,448	35,131	31,082	31,705	34,056	33,411	32,807	34,786	32,351	34,717
Non-elderly female	25,059	27,091	23,085	23,025	24,768	24,870	25,311	24,636	23,842	24,801
Non-earner	15,447	20,312	14,164	12,448	11,336	15,752	13,075	7,988	9,032	8,143
Earner	26,918	27,795	24,639	25,529	27,030	27,255	27,835	28,762	26,651	28,305

Table 4.2

Average Total Income Received by Income Sources, Canada, 1989-98

	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998
1998 constant dollars (\$)										
TOTAL – ECONOMIC FAMILIES AND UNATTACHED INDIVIDUALS										
Total income	50,056	49,265	47,649	47,748	46,609	47,389	47,276	47,508	48,149	49,816
Market income	47,872	46,603	45,044	45,037	44,129	45,232	45,007	44,873	45,719	47,328
Earnings	49,073	48,128	46,952	46,876	46,143	47,737	47,063	46,427	47,283	49,177
Wages and salaries	47,290	47,013	45,586	45,957	45,042	46,420	45,468	45,939	46,396	48,372
Self-employment income	20,736	18,494	18,866	17,207	18,302	19,564	20,671	13,963	15,306	15,215
Farm	12,241	10,972	10,749	10,940	13,128	12,358	13,769	7,783	6,403	5,015
Non-farm	21,989	19,319	19,929	17,890	18,748	20,348	21,248	14,674	16,488	16,661
Investment income	5,987	5,878	5,415	5,132	4,899	4,637	4,981	3,997	3,769	3,905
Retirement pensions	12,111	12,431	12,711	13,038	13,978	14,425	14,743	14,900	15,203	15,830
Other income	6,865	6,257	6,214	7,060	7,917	7,275	7,674	4,735	4,966	4,483
Government transfers	6,664	6,630	7,148	7,485	7,692	7,812	7,442	7,534	7,481	7,610
Old Age Security and GIS/SA	8,316	8,299	8,271	8,344	8,403	8,342	8,114	8,014	8,040	8,009
CPP/QPP benefits	5,648	5,676	5,706	6,012	6,051	6,474	6,429	6,455	6,479	6,599
Child Tax Benefit ¹	1,554	1,482	1,527	1,477	1,838	1,837	1,775	1,633	1,646	1,973
Employment Insurance benefits ²	5,304	5,575	6,454	6,689	6,681	6,395	5,653	5,198	5,008	4,908
Workers' Compensation benefits ³	...	...	...	...	7,838	6,594	7,860	5,180	5,596	5,286
GST/HST Credit	...	103	295	399	353	386	381	389	390	385
Provincial/territorial tax credits ⁴	266	294	290	280	281	304	288	352	354	345
Social assistance	5,343	5,402	5,685	6,148	6,403	6,341	6,745	6,618	6,339	6,122
Other government transfers	3,055	2,953	3,202	3,455	5,574	5,851	5,704	--	--	--
ECONOMIC FAMILIES, 2 PERSONS OR MORE										
Total income	60,516	59,587	58,173	57,838	56,710	57,745	57,606	58,415	59,659	62,116
Market income	56,710	55,470	53,876	53,447	52,435	53,616	53,432	53,808	55,242	57,641
Earnings	55,922	54,980	53,687	53,387	52,502	54,403	53,614	53,093	54,647	57,032
Wages and salaries	53,376	53,310	51,697	51,891	50,930	52,483	51,289	52,097	53,071	55,606
Self-employment income	21,780	18,714	19,453	17,080	18,523	19,540	21,019	14,219	15,917	16,011
Farm	12,808	10,813	11,110	11,219	13,521	13,005	14,084	7,865	6,783	5,468
Non-farm	23,183	19,652	20,563	17,652	18,894	20,147	21,559	14,909	17,075	17,477
Investment income	6,124	6,003	5,657	5,306	5,009	4,816	5,191	4,087	3,810	4,054
Retirement pensions	13,358	13,895	14,046	14,233	15,759	15,926	16,549	16,923	17,001	17,949
Other income	6,891	6,392	6,202	7,302	8,191	7,428	7,733	4,646	5,050	4,813
Government transfers	6,858	7,033	7,633	8,054	8,408	8,458	8,158	8,182	8,053	8,234
Old Age Security and GIS/SA	9,252	9,244	9,221	9,254	9,422	9,283	9,084	9,033	9,101	9,113
CPP/QPP benefits	6,239	6,342	6,372	6,692	6,765	7,222	7,138	7,305	7,364	7,540
Child Tax Benefit ¹	1,557	1,485	1,530	1,478	1,841	1,838	1,775	1,637	1,646	1,973
Employment Insurance benefits ²	5,408	5,727	6,595	6,866	6,768	6,560	5,768	5,333	5,090	4,980
Workers' Compensation benefits ³	...	...	...	...	7,719	6,304	7,591	5,434	5,717	5,351
GST/HST Credit	...	123	359	482	400	449	453	468	475	470
Provincial/territorial tax credits ⁴	305	350	300	292	294	324	312	338	342	333
Social assistance	6,383	6,365	6,711	7,273	7,617	7,842	7,771	7,631	7,345	7,197
Other government transfers	3,600	3,481	3,762	4,157	5,548	6,148	6,355	--	--	--

See footnotes at end of table.

Table 4.2

Average Total Income Received by Income Sources, Canada, 1989-98

	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998
1998 constant dollars (\$)										
UNATTACHED INDIVIDUALS										
Total income	26,472	26,734	25,394	25,697	25,308	25,428	25,224	25,030	25,009	25,814
Market income	25,601	25,269	24,061	24,402	24,185	24,569	24,361	23,841	23,820	24,549
Earnings	28,224	28,167	27,366	27,520	27,570	27,976	27,701	26,879	26,364	27,774
Wages and salaries	28,146	28,122	27,311	27,523	27,426	27,847	27,632	27,371	26,811	28,174
Self-employment income	15,539	17,340	15,832	17,831	17,145	19,697	18,777	12,466	11,976	11,247
Farm	7,793	12,383	8,191	8,948	10,127	7,550	10,959	7,265	4,237	2,339
Non-farm	16,476	17,686	16,794	19,014	18,015	21,471	19,633	13,279	13,247	12,609
Investment income	5,564	5,515	4,732	4,626	4,595	4,122	4,342	3,732	3,652	3,493
Retirement pensions	9,325	9,058	9,642	10,248	10,058	11,118	10,767	10,796	11,757	11,762
Other income	6,742	5,729	6,264	6,118	6,881	6,702	7,426	5,133	4,626	3,257
Government transfers	6,139	5,681	6,036	6,144	6,166	6,444	5,929	6,145	6,273	6,328
Old Age Security and GIS/SA	7,058	7,086	7,019	7,082	7,091	7,080	6,767	6,704	6,688	6,633
CPP/QPP benefits	4,566	4,514	4,583	4,805	4,871	5,270	5,231	5,128	5,123	5,172
Child Tax Benefit ¹	--	--	542	--	--	--	--	1,210	--	--
Employment Insurance benefits ²	4,753	4,849	5,822	5,826	6,244	5,610	5,085	4,523	4,644	4,619
Workers' Compensation benefits ³	...	...	...	...	8,384	8,265	9,130	4,189	5,144	4,998
GST/HST Credit	...	74	207	280	287	290	273	271	273	272
Provincial/territorial tax credits ⁴	202	207	266	254	253	263	231	377	376	366
Social assistance	3,731	3,814	4,033	4,249	4,382	4,286	4,935	4,776	4,607	4,375
Other government transfers	2,067	2,069	2,289	2,249	5,635	5,230	4,285	--	--	--

¹ Includes all child benefits and credits and similar programs.² Previously called "Unemployment Insurance benefits".³ Amounts prior to 1993 are included in "Other government transfers".⁴ Includes Federal Sales Tax Credit, 1987-1990.

Chapter 5: Income Taxes

Income taxes include both federal and provincial taxes. The implicit tax rate shows taxes as a proportion of total income.

In 1998, Canadian families paid an average of \$12,489 in income taxes, up \$668 or 5.7% from 1997 after adjusting for inflation. Income taxes of unattached individuals averaged \$4,718 in 1998, up 7.5% from the previous year. For both families and unattached individuals, this was the largest annual jump during the 1990s.

The average implicit tax rate for Canadian families was 20.1% in 1998, slightly higher than the previous year (19.8%). Unattached individuals paid 18.3% of their total income in taxes, also slightly higher than 1997 (17.6%).

Impact of number of earners

Both the number of earners and the presence of children affect taxes. In 1998, dual-earner couples without children had an average total income of \$72,865 and they paid, on average, \$16,633 in income taxes. Dual earner couples with children had an average total income of \$71,530. The average amount of income taxes for these families was \$15,440. Two-parent families with one earner had lower average income from all sources (\$54,552) and paid \$12,691 in taxes.

Since the majority of taxes are paid on market income, families with little market income generally pay less income tax. In 1998, elderly and female lone-parent families were taxed \$6,309 and \$2,771 on average, yielding tax rates of 14.9% and 10.2%, respectively. Two-parent families with no earner had an average tax bill of \$553; for female lone-parent families without earnings, it was \$146.

Shares of tax by income quintile

In 1998, families in the top quintile paid an average of \$32,617 in income taxes, slightly over half (52.2%) of all income taxes paid by Canadian families, up from 51.8% in 1997. In contrast, families in the bottom quintile averaged \$1,233, or just about 2.0% of total income taxes.

Chart 5.1

Average Income Taxes at All-time High in 1998

1998 dollars

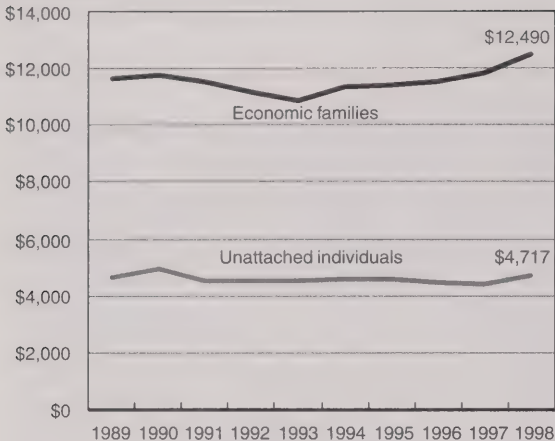


Chart 5.2

Shares of Income Tax of Families Shifted Slightly Between 1989 and 1998

Share of income tax

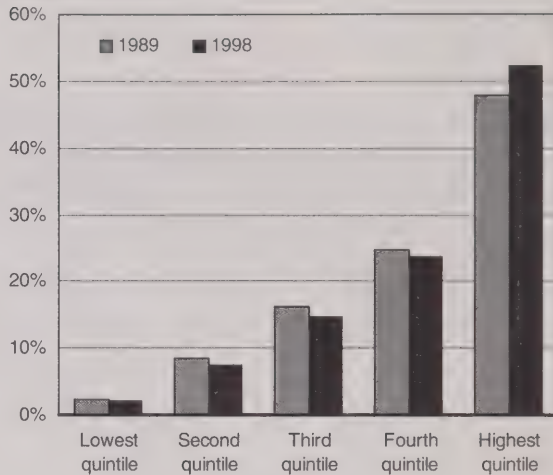
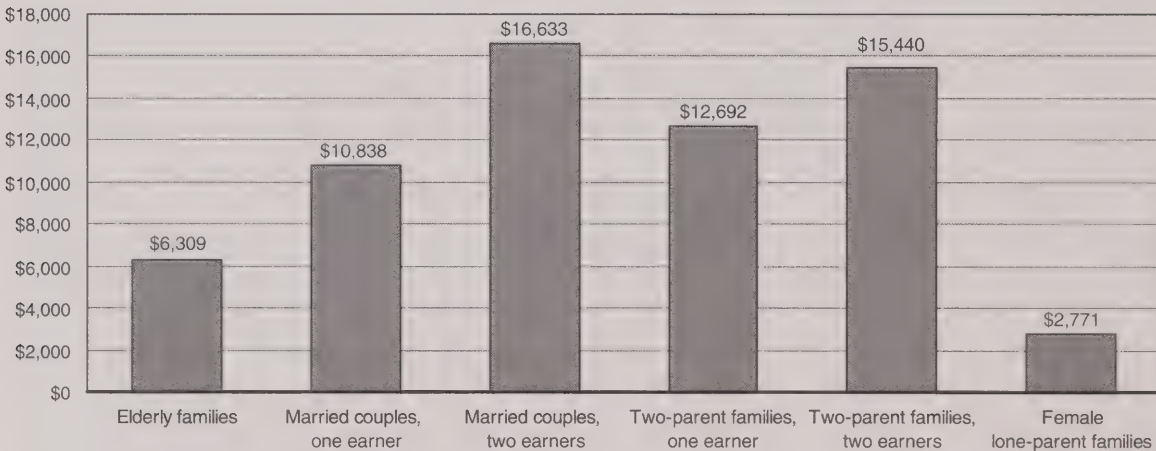


Chart 5.3

Average Income Tax Varied by Family Type, 1998

1998 dollars



The proportion of tax paid by each income group has shifted slightly in the last ten years. Families in the highest quintile paid a somewhat larger share of taxes in 1998, up 4.2 percentage points from a decade ago. Conversely, the proportions paid by the second, middle and fourth quintile groups dropped. Families in the

second quintile paid 8.6% of the total income tax in 1989, versus 7.4% in 1998. Families in the middle income bracket accounted for 16.3% of aggregate income taxes in 1989, but 14.8% decade later. The proportion of taxes paid by the fourth quintile fell slightly from 24.8% to 23.7% over the same period.

Table 5.1

Income Tax by After-Tax Income Quintiles, Canada and Provinces, 1997 and 1998

	Income tax					
	1998			1997		
	Averages	Implicit tax rates	Shares	Averages	Implicit tax rates	Shares
	\$	%	%	\$	%	%
CANADA						
Total – Economic families and unattached individuals						
Total	9,854	19.8	100.0	9,350	19.4	100.0
Lowest quintile	671	6.3	1.4	891	8.2	1.9
Second quintile	2,619	10.7	5.3	2,340	9.9	5.0
Middle quintile	6,406	16.1	13.0	6,052	15.6	12.9
Fourth quintile	11,815	19.5	24.0	11,275	19.1	24.1
Highest quintile	27,768	24.5	56.3	26,191	24.2	56.0
Economic families, 2 persons or more						
Total	12,489	20.1	100.0	11,821	19.8	100.0
Lowest quintile	1,233	6.5	2.0	1,456	7.8	2.5
Second quintile	4,593	12.6	7.4	4,214	12.0	7.1
Middle quintile	9,238	17.3	14.8	8,841	17.1	15.0
Fourth quintile	14,770	20.1	23.6	14,012	19.8	23.7
Highest quintile	32,617	25.3	52.2	30,593	25.0	51.8
Unattached individuals						
Total	4,718	18.3	100.0	4,388	17.6	100.0
Lowest quintile	250	3.9	1.1	202	3.2	0.9
Second quintile	573	4.3	2.4	558	4.3	2.5
Middle quintile	2,259	11.4	9.6	2,032	10.7	9.3
Fourth quintile	5,606	18.0	23.8	5,317	17.5	24.3
Highest quintile	14,907	25.5	63.2	13,843	24.5	63.0
NEWFOUNDLAND						
Total – Economic families and unattached individuals						
Total	6,590	16.8	100.0	6,300	16.4	100.0
Lowest quintile	154	1.6	0.5	224	2.4	0.7
Second quintile	1,359	6.8	4.1	1,258	6.4	4.0
Middle quintile	3,919	12.3	11.9	3,703	11.8	11.8
Fourth quintile	8,076	16.7	24.5	8,062	16.8	25.6
Highest quintile	19,464	22.4	59.0	18,328	22.0	57.9
Economic families, 2 persons or more						
Total	7,689	16.9	100.0	7,311	16.6	100.0
Lowest quintile	353	2.4	0.9	335	2.3	0.9
Second quintile	2,019	7.8	5.2	1,927	7.5	5.3
Middle quintile	5,379	13.9	14.0	5,236	13.7	14.3
Fourth quintile	9,229	17.0	24.1	9,301	17.3	25.4
Highest quintile	21,543	23.0	55.8	19,788	22.4	54.1
Unattached individuals						
Total	2,659	15.3	100.0	2,660	15.1	100.0
Lowest quintile	–	0.0	0.0	6	0.2	0.0
Second quintile	155	1.6	1.2	251	2.6	1.9
Middle quintile	521	4.0	3.8	551	4.2	4.2
Fourth quintile	2,556	13.5	19.6	2,544	13.0	18.6
Highest quintile	10,275	24.1	75.3	10,025	23.2	75.2

Table 5.1

Income Tax by After-Tax Income Quintiles, Canada and Provinces, 1997 and 1998

	Income tax					
	1998			1997		
	Averages	Implicit tax rates	Shares	Averages	Implicit tax rates	Shares
	\$	%	%	\$	%	%
PRINCE EDWARD ISLAND						
Total – Economic families and unattached individuals						
Total	6,835	16.6	100.0	6,378	16.0	100.0
Lowest quintile	546	5.0	1.6	525	5.1	1.7
Second quintile	1,842	8.4	5.4	1,826	8.7	5.7
Middle quintile	3,873	11.7	11.3	4,028	12.1	12.7
Fourth quintile	8,213	16.5	24.2	7,493	15.4	23.5
Highest quintile	19,806	21.9	57.5	18,046	21.0	56.5
Economic families, 2 persons or more						
Total	8,802	17.2	100.0	7,986	16.4	100.0
Lowest quintile	653	3.4	1.5	773	4.3	1.9
Second quintile	3,401	10.6	7.7	3,100	10.0	7.8
Middle quintile	6,410	14.5	14.4	6,059	14.0	15.0
Fourth quintile	10,527	17.8	23.9	9,387	16.4	23.6
Highest quintile	23,102	22.8	52.5	20,722	21.9	51.6
Unattached individuals						
Total	2,341	12.7	100.0	2,475	13.6	100.0
Lowest quintile	235	3.7	2.0	422	7.7	3.5
Second quintile	369	3.1	3.1	409	3.5	3.3
Middle quintile	1,467	9.1	12.9	1,089	7.4	8.8
Fourth quintile	2,850	12.7	23.8	2,572	12.6	20.5
Highest quintile	6,854	19.2	58.2	7,957	20.5	63.9
NOVA SCOTIA						
Total – Economic families and unattached individuals						
Total	6,922	17.2	100.0	6,432	16.5	100.0
Lowest quintile	211	2.5	0.6	238	2.6	0.7
Second quintile	1,545	7.7	4.5	1,419	7.3	4.4
Middle quintile	4,311	13.2	12.5	3,861	12.2	12.0
Fourth quintile	8,745	17.4	25.3	8,018	16.5	25.0
Highest quintile	19,843	22.1	57.2	18,721	21.6	57.8
Economic families, 2 persons or more						
Total	8,961	17.8	100.0	8,247	17.0	100.0
Lowest quintile	495	3.3	1.1	528	3.4	1.3
Second quintile	2,960	9.8	6.6	2,637	9.1	6.4
Middle quintile	6,970	15.6	15.6	6,135	14.5	14.8
Fourth quintile	11,910	19.1	26.4	10,567	17.8	25.7
Highest quintile	22,551	22.5	50.3	21,450	22.2	51.8
Unattached individuals						
Total	2,949	14.7	100.0	2,683	13.7	100.0
Lowest quintile	31	0.6	0.2	263	4.7	2.0
Second quintile	286	2.5	1.9	249	2.2	1.9
Middle quintile	1,115	7.1	7.6	834	5.5	6.3
Fourth quintile	3,688	14.9	24.7	3,013	13.1	22.5
Highest quintile	9,668	22.2	65.5	9,144	21.2	67.4

Table 5.1

Income Tax by After-Tax Income Quintiles, Canada and Provinces, 1997 and 1998

	Income tax					
	1998			1997		
	Averages	Implicit tax rates	Shares	Averages	Implicit tax rates	Shares
	\$	%	%	\$	%	%
NEW BRUNSWICK						
Total – Economic families and unattached individuals						
Total	7,251	17.2	100.0	6,975	17.0	100.0
Lowest quintile	372	3.5	1.0	296	2.9	0.8
Second quintile	1,803	8.2	5.0	1,871	8.6	5.4
Middle quintile	4,627	13.3	12.8	4,547	13.3	13.0
Fourth quintile	9,063	17.4	25.1	8,811	17.4	25.3
Highest quintile	20,439	22.3	56.2	19,365	21.9	55.5
Economic families, 2 persons or more						
Total	8,783	17.6	100.0	8,343	17.3	100.0
Lowest quintile	407	2.5	0.9	479	3.1	1.2
Second quintile	3,061	10.1	7.0	2,911	9.9	6.9
Middle quintile	6,572	15.0	15.0	6,270	14.8	15.1
Fourth quintile	11,120	18.6	25.4	10,548	18.2	25.2
Highest quintile	22,815	22.9	51.7	21,557	22.5	51.7
Unattached individuals						
Total	2,950	14.3	100.0	3,056	14.8	100.0
Lowest quintile	77	1.3	0.5	71	1.3	0.5
Second quintile	637	5.3	4.4	413	3.5	2.7
Middle quintile	990	6.4	6.7	1,301	8.1	8.5
Fourth quintile	3,600	14.7	24.6	3,545	14.6	23.3
Highest quintile	9,560	21.2	63.8	10,010	21.8	65.0
QUEBEC						
Total – Economic families and unattached individuals						
Total	9,441	21.8	100.0	8,570	20.4	100.0
Lowest quintile	564	5.8	1.2	1,191	12.2	2.8
Second quintile	2,167	10.3	4.6	1,910	9.3	4.5
Middle quintile	5,882	17.1	12.5	5,312	15.9	12.4
Fourth quintile	11,632	22.0	24.6	10,666	20.6	24.9
Highest quintile	26,963	27.3	57.1	23,790	25.2	55.5
Economic families, 2 persons or more						
Total	12,143	22.1	100.0	11,017	20.9	100.0
Lowest quintile	869	5.0	1.4	1,981	11.7	3.6
Second quintile	4,019	12.6	6.6	3,291	10.9	6.0
Middle quintile	9,061	19.3	14.9	8,101	17.9	14.7
Fourth quintile	14,607	22.4	24.1	13,479	21.3	24.4
Highest quintile	32,226	28.4	52.9	28,300	26.2	51.2
Unattached individuals						
Total	4,717	20.4	100.0	4,211	18.4	100.0
Lowest quintile	446	7.5	1.9	112	1.9	0.5
Second quintile	580	4.9	2.5	498	4.2	2.4
Middle quintile	1,650	9.8	7.0	1,737	10.2	8.2
Fourth quintile	5,471	19.6	23.3	5,358	19.0	25.5
Highest quintile	15,502	29.2	65.3	13,375	26.0	63.4

Table 5.1

Income Tax by After-Tax Income Quintiles, Canada and Provinces, 1997 and 1998

	Income tax					
	1998			1997		
	Averages	Implicit tax rates	Shares	Averages	Implicit tax rates	Shares
	\$	%	%	\$	%	%
ONTARIO						
Total – Economic families and unattached individuals						
Total	11,172	19.7	100.0	10,673	19.6	100.0
Lowest quintile	978	7.7	1.8	832	6.7	1.6
Second quintile	3,095	10.9	5.5	2,877	10.4	5.4
Middle quintile	7,182	15.7	12.9	7,044	15.9	13.2
Fourth quintile	12,614	18.6	22.6	12,382	18.8	23.2
Highest quintile	32,000	24.8	57.3	30,256	24.7	56.6
Economic families, 2 persons or more						
Total	13,952	20.1	100.0	13,298	20.0	100.0
Lowest quintile	1,717	8.0	2.5	1,391	6.6	2.1
Second quintile	5,014	12.3	7.2	4,799	12.3	7.2
Middle quintile	10,013	16.9	14.4	9,883	17.2	14.9
Fourth quintile	15,843	19.5	22.7	15,410	19.8	23.2
Highest quintile	37,186	25.6	53.3	35,018	25.6	52.7
Unattached individuals						
Total	4,998	17.6	100.0	4,735	17.3	100.0
Lowest quintile	147	2.0	0.6	259	3.6	1.1
Second quintile	606	4.2	2.4	678	4.8	2.9
Middle quintile	2,716	12.0	10.9	2,352	11.0	9.9
Fourth quintile	6,125	17.8	24.5	5,755	17.2	24.3
Highest quintile	15,425	24.4	61.6	14,648	24.0	61.8
MANITOBA						
Total – Economic families and unattached individuals						
Total	8,194	18.6	100.0	7,653	18.1	100.0
Lowest quintile	389	3.8	1.0	421	4.0	1.1
Second quintile	1,860	8.7	4.5	1,757	8.4	4.6
Middle quintile	5,238	14.5	12.8	4,961	14.5	13.0
Fourth quintile	10,011	18.5	24.4	9,750	18.6	25.4
Highest quintile	23,489	23.8	57.3	21,397	23.0	55.9
Economic families, 2 persons or more						
Total	10,604	18.9	100.0	9,797	18.4	100.0
Lowest quintile	627	3.4	1.2	761	4.3	1.6
Second quintile	3,783	11.1	7.2	3,548	11.0	7.3
Middle quintile	8,113	16.7	15.3	7,465	15.9	15.2
Fourth quintile	12,963	19.5	24.5	12,575	19.4	25.7
Highest quintile	27,576	24.6	51.9	24,673	23.6	50.3
Unattached individuals						
Total	3,895	17.0	100.0	3,945	17.0	100.0
Lowest quintile	354	5.7	1.8	196	2.9	1.0
Second quintile	391	3.1	2.0	415	3.2	2.1
Middle quintile	1,263	7.5	6.5	1,629	9.4	8.2
Fourth quintile	4,422	16.6	22.8	4,291	16.0	21.7
Highest quintile	13,120	24.9	66.9	13,214	25.4	66.9

Table 5.1

Income Tax by After-Tax Income Quintiles, Canada and Provinces, 1997 and 1998

	Income tax					
	1998			1997		
	Averages	Implicit tax rates	Shares	Averages	Implicit tax rates	Shares
	\$	%	%	\$	%	%
SASKATCHEWAN						
Total – Economic families and unattached individuals						
Total	7,772	18.6	100.0	7,680	18.6	100.0
Lowest quintile	352	3.5	0.9	546	5.5	1.4
Second quintile	2,341	10.7	6.0	2,017	9.6	5.2
Middle quintile	4,699	14.2	12.1	4,748	14.4	12.5
Fourth quintile	9,634	18.9	24.8	9,217	18.3	23.8
Highest quintile	21,875	23.6	56.1	21,920	23.9	57.1
Economic families, 2 persons or more						
Total	10,061	18.8	100.0	9,861	18.9	100.0
Lowest quintile	791	4.3	1.6	968	5.5	2.0
Second quintile	3,171	10.0	6.3	3,272	10.5	6.6
Middle quintile	7,877	16.7	15.7	7,347	16.0	15.0
Fourth quintile	12,631	19.6	25.2	12,396	19.7	25.0
Highest quintile	25,947	24.4	51.3	25,374	24.5	51.4
Unattached individuals						
Total	4,167	17.9	100.0	4,094	17.7	100.0
Lowest quintile	180	2.9	0.9	114	1.9	0.6
Second quintile	442	3.5	2.1	520	4.1	2.5
Middle quintile	2,446	12.8	11.7	1,969	10.9	9.6
Fourth quintile	4,869	17.4	23.4	4,872	17.7	24.0
Highest quintile	12,956	25.7	61.9	13,079	25.4	63.3
ALBERTA						
Total – Economic families and unattached individuals						
Total	10,255	19.7	100.0	9,940	19.6	100.0
Lowest quintile	745	7.9	1.5	1,034	9.7	2.1
Second quintile	2,918	11.2	5.7	2,587	10.2	5.2
Middle quintile	6,307	15.2	12.3	6,251	15.1	12.6
Fourth quintile	12,186	19.0	23.8	11,837	19.2	23.8
Highest quintile	29,179	24.4	56.7	28,032	24.5	56.3
Economic families, 2 persons or more						
Total	13,256	20.2	100.0	12,665	20.0	100.0
Lowest quintile	1,562	8.6	2.4	1,964	9.8	3.1
Second quintile	5,092	12.8	7.7	4,935	12.7	7.8
Middle quintile	10,018	17.4	15.1	9,610	17.4	15.1
Fourth quintile	14,512	19.0	21.9	14,415	19.7	22.8
Highest quintile	35,137	25.8	53.0	32,468	25.2	51.1
Unattached individuals						
Total	4,719	17.5	100.0	4,490	17.5	100.0
Lowest quintile	121	1.8	0.5	71	1.2	0.3
Second quintile	729	5.1	3.1	618	4.7	2.7
Middle quintile	2,405	11.6	10.2	1,958	10.1	8.7
Fourth quintile	5,401	16.9	23.0	4,712	15.7	21.0
Highest quintile	14,998	24.3	63.2	15,117	25.0	67.3

Table 5.1

Income Tax by After-Tax Income Quintiles, Canada and Provinces, 1997 and 1998

	Income tax					
	1998			1997		
	Averages	Implicit tax rates	Shares	Averages	Implicit tax rates	Shares
	\$	%	%	\$	%	%
BRITISH COLUMBIA						
Total – Economic families and unattached individuals						
Total	9,379	18.7	100.0	9,313	19.0	100.0
Lowest quintile	570	5.1	1.2	948	8.6	2.0
Second quintile	2,962	11.5	6.3	2,805	11.2	6.0
Middle quintile	6,745	16.0	14.4	6,650	16.3	14.3
Fourth quintile	11,966	19.1	25.5	11,368	18.6	24.4
Highest quintile	24,675	22.6	52.6	24,831	23.1	53.2
Economic families, 2 persons or more						
Total	11,828	18.7	100.0	11,870	19.2	100.0
Lowest quintile	1,185	6.0	2.0	1,868	9.2	3.1
Second quintile	5,207	13.0	8.8	5,195	13.5	8.8
Middle quintile	9,961	17.4	16.8	9,418	16.9	15.9
Fourth quintile	14,711	19.4	24.9	14,771	19.8	24.9
Highest quintile	28,115	22.8	47.5	28,105	23.3	47.4
Unattached individuals						
Total	5,250	18.7	100.0	4,776	18.1	100.0
Lowest quintile	209	3.0	0.8	439	6.8	1.8
Second quintile	897	6.2	3.4	708	5.3	3.0
Middle quintile	2,973	13.1	11.3	2,491	12.1	10.5
Fourth quintile	5,944	17.6	22.6	5,615	17.2	23.5
Highest quintile	16,250	26.0	61.9	14,741	24.9	61.2

Chapter 6: After-Tax Income

After-tax income is defined as total income – that is, market income and government transfers – minus income taxes. After-tax income therefore reflects the impact of both taxes and transfers.

After-tax income at highest level in decade

In 1998, average after-tax income for Canadian economic families was \$49,626, up 3.7% or \$1,788 from the previous year after adjusting for inflation. The trends in after-tax income were similar to market income and total income. The 1998 increase was the strongest in the decade. After-tax income in 1998 surpassed the peak in 1989 (\$48,807), a gain of 1.7%. Families in all provinces experienced growth in after-tax income in 1998. Average income after tax for unattached individuals was \$21,067 in 1998, up 2.4% from 1997.

Improvement in average after-tax income, but not for everyone

Overall, families where the main income earner was under 65 years of age had \$2,095 more income after tax in 1998 than the previous year. But average after-tax income for elderly families remained essentially unchanged, at \$36,051. Two-parent single-earner families had the largest gain in after-tax income, up 12.5% (\$4,644) to \$41,860 in 1998. Female lone-parent families averaged \$24,424 after transfers and taxes, compared to \$22,799 in 1997, an increase of 7.1%.

While after-tax income increased for most family types in 1998, not everyone has made up for the ground lost during the 1990s. Two-parent families showed significant improvement in after-tax income. Those with a single earner saw a 3.2% increase between 1989 and 1998, while dual-earner families gained 6.3%. However, the average after-tax income of elderly families declined 7.7%. Female lone-parent families had a slight increase (1.5%), but male lone parents experienced a drop of 9.9%.

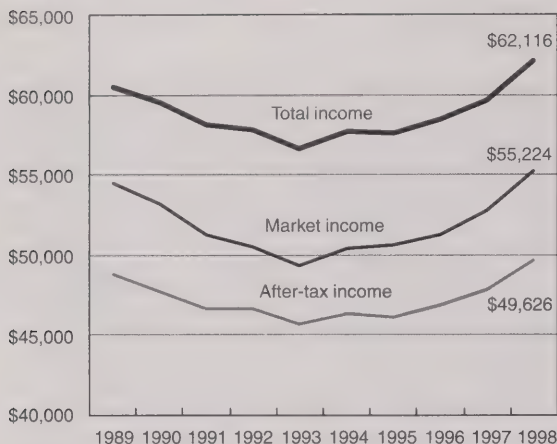
Some family types are now more dependent on transfers and tax credits than ten years ago

In 1998, the average family received \$6,892 in transfers and paid \$12,489 in taxes, for a net contribution of \$5,597. The difference between transfers received and taxes paid determines how much of its market income a family retains. In 1998, the average family kept 89.9% of its market income, about the same as in 1989 (89.5%).

Chart 6.1

Averages in Market Income, Total Income and After-Tax Income Followed Similar Trends

1998 Dollars



Dual-earner families took home 82.5% of their market income in 1998, down from 84.2% in 1989. In contrast, male lone-parent families took home 93.8% of their market income in 1998, compared with 85.7% ten years earlier. Women who parented alone received more in transfers in 1998 than they paid in taxes; the net gain, on average, was \$5,182, compared with \$3,951 a decade ago. For these families, after-tax income exceeded market income by 19.6% in 1989. By 1998, this had climbed to 26.9%.

Similarly, families whose main income earner was a senior received \$18,878 in transfers and paid \$6,309 in taxes in 1998, for a net gain of \$12,569. This compares with \$10,445 in 1989.

Income differences were reduced after transfers and taxes

The combination of personal income taxes and government transfer payments narrowed differences in market income among the various family types. Average market

Chart 6.2

Improvement of Average Family Incomes Between 1989 and 1998, But not for Everyone

Percentage change

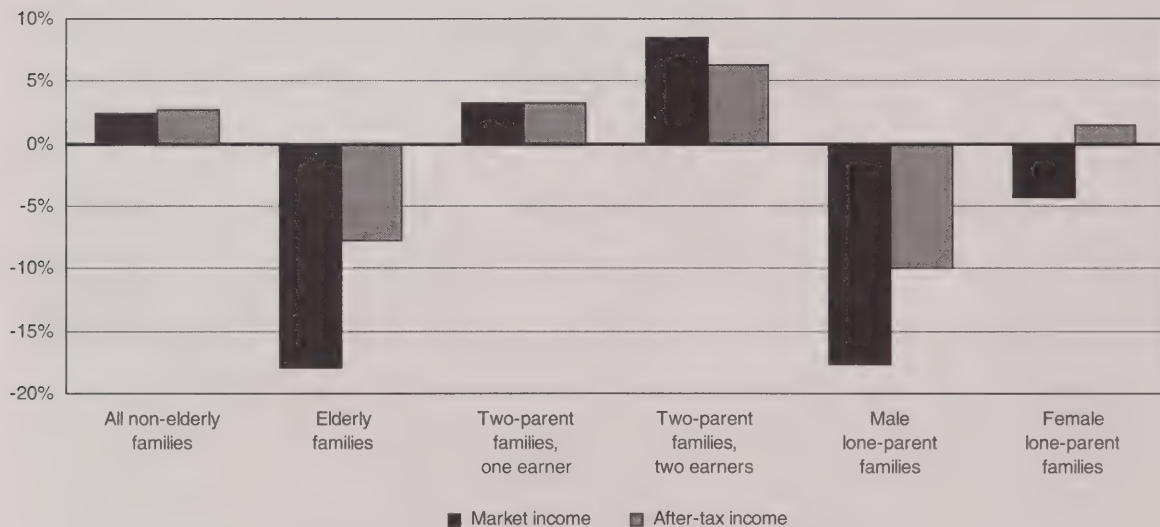
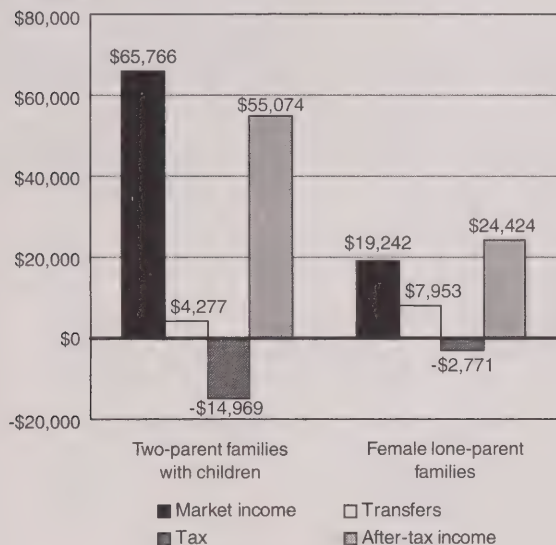


Chart 6.3

In 1998, Female Lone-parent Families Earned Only a Small Fraction of Average Market Income (29.3%), but a Larger Proportion of Average After-Tax Income (44.3%) of Two-parent Families

1998 dollars



income for two-parent families was over three times that of female lone-parent families. On an after-tax basis, two-parent families received a little over twice the amount of female lone-parent families. The after-tax income differences between these two family types have been stable throughout the 1990s.

Similarly, the average income difference between dual-earner and single-earner families with children was reduced because of transfers and income taxes. In 1998, before taxes and transfers, the average family with one earner made 70.9% of what a family with two earners did. After taxes and transfers, the proportion rose to 74.6%. But the relative position of the single-earner family slipped in the 1990s. In 1989, the average after-tax income of single-earner families was 76.9% of what dual-earner families received.

Government transfers and taxes also reduce the income difference between elderly and non-elderly families. The average market income of elderly families was 39.0% of the non-elderly families in 1998. After transfers and taxes, this proportion climbed to 69.6%.

Chart 6.4

Single-earner Two-parent Families Received 74.6% of After-Tax Income of Dual-earner Families in 1998

1998 dollars

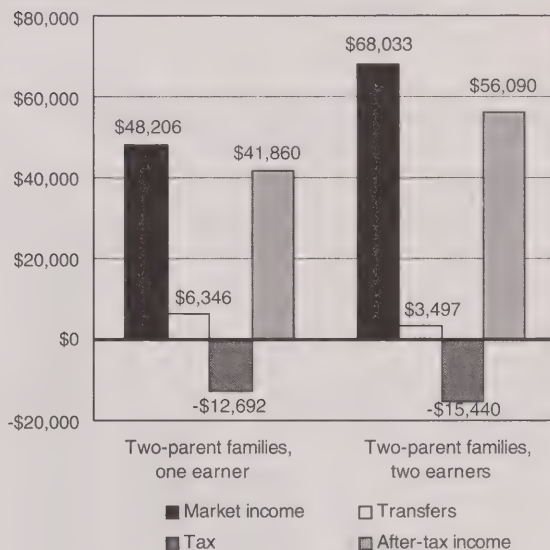
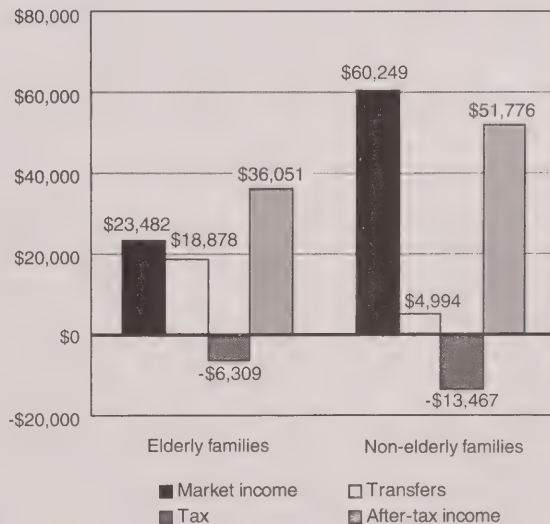


Chart 6.5

Transfers and Taxes Reduced the Income Difference Between Elderly and Non-elderly Families in 1998

1998 dollars



Reduced disparity by income quintile

Before transfers and taxes, the top 20% of Canadian families received \$14 for every \$1 received by those in the bottom quintile. After transfers and taxes, the difference was reduced to \$5 for every \$1.

Chart 6.6
Lower Income Quintiles Had Larger Shares of Aggregate Income, After Transfers and Taxes in 1998

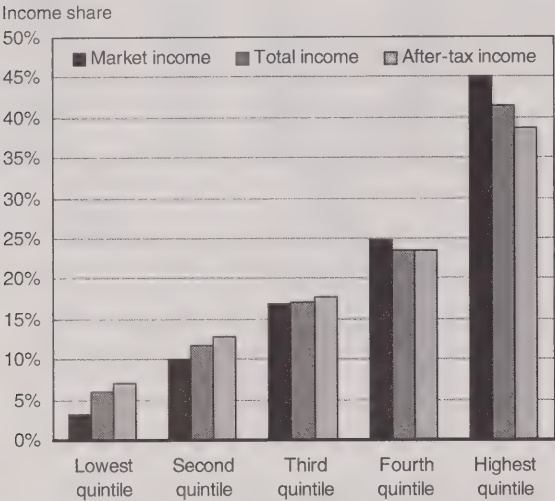


Table 6.1

Average After-Tax Income by Selected Family Types, Canada and Provinces, 1989-98

	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998
1998 constant dollars (\$)										
CANADA										
Economic families, 2 persons or more	48,807	47,768	46,600	46,648	45,728	46,300	46,159	46,915	47,838	49,626
Elderly families	39,072	38,757	37,677	36,942	37,452	37,103	38,435	35,552	36,045	36,051
Married couples	35,482	35,448	34,052	33,926	34,655	34,553	34,960	34,408	34,894	34,846
All other elderly families	47,544	47,104	46,364	44,351	43,938	43,668	47,414	39,932	40,107	40,415
Non-elderly families	50,415	49,265	48,126	48,352	47,177	47,929	47,580	48,665	49,681	51,776
Married couples	46,432	46,101	45,724	47,737	45,252	45,325	45,487	46,935	48,359	49,769
No earner	23,662	24,686	23,528	23,928	22,809	23,619	22,139	24,229	24,304	24,027
One earner	39,657	38,328	35,643	37,431	37,451	37,098	36,403	36,153	38,379	40,399
Two earners	50,909	51,124	51,393	53,479	50,774	50,943	51,327	53,772	54,344	56,232
Two-parent families with children	53,872	52,376	51,128	51,684	50,650	51,311	50,945	51,229	52,590	55,074
No earner	18,454	23,264	18,033	18,119	19,476	18,790	17,548	19,156	20,226	19,771
One earner	40,551	38,205	37,568	37,727	37,546	38,511	37,076	38,616	37,216	41,860
Two earners	52,760	52,142	51,605	52,814	51,393	52,580	52,431	52,959	54,257	56,090
Three or more earners	69,867	67,147	65,206	64,839	65,548	65,426	65,116	65,837	67,630	68,316
Married couples with other relatives	67,576	67,657	64,550	64,457	64,237	64,820	63,231	66,831	67,411	69,130
Lone-parent families	25,969	24,365	23,141	24,384	23,559	23,964	24,323	24,485	24,506	26,279
Male lone-parent families	40,159	33,719	32,463	34,434	31,008	30,138	30,793	34,001	33,842	36,180
Female lone-parent families	24,070	22,715	21,770	23,010	22,328	22,947	23,233	22,880	22,799	24,424
No earner	14,153	13,754	14,413	14,722	15,467	14,964	15,395	14,633	13,491	13,714
One earner	24,570	23,806	23,410	25,165	24,063	24,993	24,991	25,761	25,016	25,574
Two or more earners	37,751	34,834	33,292	34,308	33,013	35,843	36,757	35,322	36,918	39,882
All other economic families	41,453	41,153	40,127	37,030	38,360	39,516	38,888	44,855	44,143	47,232
Unattached individuals	21,631	21,579	20,618	20,960	20,570	20,671	20,605	20,488	20,582	21,067
Elderly male	21,013	20,075	19,674	20,770	19,621	21,462	21,231	21,692	22,031	22,299
Non-earner	19,482	19,081	18,472	20,455	18,671	19,490	19,604	19,967	20,233	20,089
Earners	32,915	28,032	30,011	24,436	26,817	36,985	34,600	33,987	32,091	35,350
Elderly female	17,385	17,501	17,378	17,274	16,533	16,782	17,526	18,224	18,282	18,095
Non-earner	17,014	17,062	17,058	16,918	16,140	16,492	17,191	17,668	17,709	17,533
Earners	24,086	26,845	25,646	22,894	26,116	24,237	25,778	29,857	25,676	25,634
Non-elderly male	24,438	24,518	22,949	23,224	22,846	23,263	22,541	22,480	22,540	23,429
Non-earner	10,729	11,292	10,617	10,717	10,572	11,106	10,170	9,316	8,976	8,911
Earners	26,262	26,251	25,305	25,576	25,575	25,743	25,042	25,279	25,316	26,009
Non-elderly female	20,834	20,627	19,788	20,141	20,247	19,388	19,821	18,941	19,048	19,464
Non-earner	11,550	12,085	11,059	11,086	10,977	12,320	10,977	8,950	9,613	9,054
Earners	23,007	22,455	22,044	22,765	22,672	21,816	22,345	22,059	21,888	22,704

Table 6.1

Average After-Tax Income by Selected Family Types, Canada and Provinces, 1989-98

	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998
1998 constant dollars (\$)										
NEWFOUNDLAND										
Economic families, 2 persons or more	40,185	39,406	38,114	37,872	37,791	37,899	37,556	37,100	36,761	37,731
Elderly families	31,511	31,281	30,179	28,273	29,281	28,798	29,854	26,407	27,279	26,270
Married couples	23,050	24,586	23,753	24,849	23,217	25,343	28,076	26,112	26,986	25,762
All other elderly families	39,722	38,723	36,875	32,255	37,478	33,121	32,542	26,988	27,855	27,509
Non-elderly families	41,685	40,796	39,590	39,567	39,192	39,564	38,892	38,638	38,204	39,472
Married couples	38,102	37,081	34,544	36,359	35,849	34,871	34,051	35,381	35,086	35,700
No earner	--	18,805	--	16,724	17,951	18,229	15,674	20,045	19,057	19,367
One earner	29,751	27,235	26,770	30,714	29,917	26,201	33,462	31,620	34,949	29,456
Two earners	43,329	42,606	40,366	43,387	42,481	43,974	41,559	42,999	40,173	42,828
Two-parent families with children	44,650	42,325	42,177	42,499	40,411	42,330	40,290	40,373	40,818	42,416
No earner	--	--	15,937	14,531	18,129	17,498	15,306	15,881	16,425	13,373
One earner	35,384	29,915	30,357	29,294	28,985	32,540	28,876	30,821	27,891	29,212
Two earners	44,077	42,440	44,512	44,147	41,044	43,689	45,931	43,518	44,685	45,627
Three or more earners	56,460	55,460	52,290	56,383	55,377	55,513	57,058	53,474	56,197	58,905
Married couples with other relatives	49,115	53,558	48,651	50,780	50,628	49,593	52,370	48,231	49,490	49,460
Lone-parent families	22,252	19,972	19,167	16,729	19,802	19,465	18,562	19,449	19,537	20,944
Male lone-parent families	--	--	--	--	--	--	--	--	--	--
Female lone-parent families	20,590	18,625	16,855	15,802	18,678	18,610	16,726	19,033	18,945	20,451
No earner	--	13,328	9,377	10,799	11,813	12,013	11,451	13,385	12,977	12,532
One earner	21,586	19,846	19,675	16,819	20,267	22,221	23,962	22,120	24,374	24,645
Two or more earners	--	--	--	--	--	--	--	--	--	--
All other economic families	31,274	29,650	31,395	27,859	32,779	30,645	27,618	35,776	33,461	33,662
Unattached individuals	19,761	19,296	17,029	17,731	16,099	18,112	16,701	16,431	14,964	14,689
Elderly male	--	--	17,726	12,874	14,038	18,785	14,860	16,951	17,829	16,482
Non-earner	--	--	17,947	12,278	13,688	17,269	14,601	15,983	16,499	15,283
Earner	--	--	--	--	--	--	--	--	--	--
Elderly female	15,109	14,032	16,562	14,307	13,102	14,298	15,425	13,214	14,331	13,833
Non-earner	15,109	14,004	16,434	14,260	13,102	14,298	15,425	13,214	13,430	13,156
Earner	--	--	--	--	--	--	--	--	--	--
Non-elderly male	22,709	23,381	17,323	19,595	17,729	19,715	20,336	18,953	16,782	16,674
Non-earner	--	--	7,786	9,280	7,518	8,600	7,190	8,446	7,743	9,768
Earner	23,278	25,327	21,003	21,764	21,257	23,793	27,157	23,824	20,962	19,585
Non-elderly female	20,363	19,000	16,763	19,011	16,491	19,311	13,982	15,019	11,956	12,355
Non-earner	--	--	11,043	9,879	6,527	--	8,515	7,925	6,772	7,346
Earner	23,824	21,091	18,994	21,764	20,977	20,682	16,776	19,091	15,791	15,787

Table 6.1

Average After-Tax Income by Selected Family Types, Canada and Provinces, 1989-98

	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998
1998 constant dollars (\$)										
PRINCE EDWARD ISLAND										
Economic families, 2 persons or more	41,022	39,690	40,107	40,922	40,128	41,741	40,605	41,019	40,796	42,270
Elderly families	30,918	34,808	32,300	32,015	33,445	38,095	30,493	33,243	31,210	32,548
Married couples	24,641	30,149	28,553	28,791	31,223	33,802	29,053	36,712	34,508	35,585
All other elderly families	42,911	42,532	39,225	37,846	38,073	42,991	33,413	25,061	23,721	25,808
Non-elderly families	43,219	40,756	41,837	42,743	41,534	42,386	42,570	42,426	42,615	44,115
Married couples	36,323	34,721	38,632	40,225	37,541	40,818	39,069	38,548	40,859	41,030
No earner	--	--	--	--	--	--	--	--	--	--
One earner	--	--	--	33,714	--	--	--	--	30,141	31,670
Two earners	39,370	38,767	42,804	43,471	40,421	42,229	40,202	41,518	44,403	44,764
Two-parent families with children	45,998	43,521	44,319	45,104	44,837	45,537	45,541	46,659	45,761	45,754
No earner	--	--	--	--	--	--	--	--	--	--
One earner	33,152	31,715	--	32,282	31,641	32,248	31,973	--	--	--
Two earners	41,924	41,746	41,312	42,825	44,725	43,928	44,174	44,924	44,129	44,790
Three or more earners	59,460	54,459	55,126	56,590	51,331	54,832	53,438	57,049	53,815	53,540
Married couples with other relatives	60,924	60,295	56,070	54,348	51,515	50,895	53,840	53,117	54,729	61,856
Lone-parent families	20,802	21,974	20,819	25,178	23,002	24,298	22,679	22,271	22,502	26,548
Male lone-parent families	--	--	--	--	--	--	--	--	--	--
Female lone-parent families	19,548	21,252	20,686	22,971	22,214	22,180	22,868	21,244	22,128	26,225
No earner	--	--	--	--	--	--	--	--	--	--
One earner	--	20,717	19,796	20,665	22,625	--	--	--	18,566	20,849
Two or more earners	--	--	--	--	--	--	--	--	--	--
All other economic families	37,644	35,029	32,856	38,300	34,665	35,536	35,159	38,330	35,817	39,048
Unattached individuals	15,119	17,800	15,919	17,418	16,795	17,924	17,517	16,473	15,712	16,120
Elderly male	--	--	--	--	--	17,075	--	--	--	--
Non-earner	--	--	--	--	--	17,488	--	--	--	--
Earner	--	--	--	--	--	--	--	--	--	--
Elderly female	13,482	14,908	14,312	17,478	16,544	16,211	15,278	15,776	16,348	17,055
Non-earner	13,482	14,469	14,312	17,205	15,942	15,182	15,315	15,818	15,735	17,235
Earner	--	--	--	--	--	--	--	--	--	--
Non-elderly male	16,279	20,644	17,462	17,561	16,516	19,840	18,641	17,776	16,512	17,083
Non-earner	--	--	--	--	--	--	--	--	--	--
Earner	17,607	21,911	18,746	20,533	17,448	21,349	21,286	19,565	17,238	17,619
Non-elderly female	14,985	17,523	15,004	18,276	17,951	17,633	18,543	15,641	14,000	14,068
Non-earner	--	--	--	--	--	--	--	--	--	--
Earner	16,966	19,432	15,683	19,226	20,799	18,919	19,654	17,207	15,444	14,975

Table 6.1

Average After-Tax Income by Selected Family Types, Canada and Provinces, 1989-98

	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998
1998 constant dollars (\$)										
NOVA SCOTIA										
Economic families, 2 persons or more	43,072	42,782	40,798	41,619	40,698	40,740	39,412	40,206	40,236	41,499
Elderly families	34,055	33,471	33,229	33,447	32,310	34,099	32,982	35,094	36,000	37,794
Married couples	30,435	31,212	30,820	30,191	30,988	30,916	29,610	30,875	31,047	33,563
All other elderly families	38,883	37,961	36,652	39,795	35,234	39,711	38,257	41,923	43,907	44,753
Non-elderly families	44,870	44,650	42,293	43,190	42,328	42,060	40,767	41,109	40,967	42,162
Married couples	42,489	41,169	40,423	39,997	40,808	40,972	39,008	37,061	37,007	38,470
No earner	19,745	--	25,026	25,553	29,357	20,145	22,376	24,963	20,689	20,246
One earner	36,184	35,858	31,299	37,235	35,751	33,105	32,799	31,550	28,710	30,421
Two earners	47,920	45,452	45,047	43,717	44,719	46,394	44,931	42,845	43,360	46,513
Two-parent families with children	47,959	48,399	44,480	47,185	45,851	46,044	45,632	45,714	45,955	47,833
No earner	--	--	--	--	--	--	--	--	--	--
One earner	35,244	35,130	36,541	33,074	36,397	30,979	34,931	34,652	33,995	35,315
Two earners	47,626	48,191	44,605	48,623	46,811	46,286	46,073	47,686	49,200	49,623
Three or more earners	62,367	62,059	54,646	60,010	58,288	62,340	57,581	60,644	57,146	58,671
Married couples with other relatives	59,569	56,327	54,701	58,209	57,617	53,919	50,252	55,339	58,805	56,153
Lone-parent families	23,081	22,954	20,425	19,144	18,991	20,047	19,097	19,283	17,390	18,908
Male lone-parent families	--	--	--	--	--	--	--	--	--	--
Female lone-parent families	21,969	21,342	19,433	18,497	18,654	18,942	18,990	17,982	16,705	18,013
No earner	13,421	13,675	13,274	14,018	14,656	12,969	14,007	14,929	14,203	12,746
One earner	22,940	22,772	21,712	19,969	20,291	21,310	21,440	19,532	18,529	18,740
Two or more earners	--	--	--	--	--	--	--	--	--	--
All other economic families	32,576	35,077	37,746	33,308	32,431	31,016	31,959	34,714	36,075	33,186
Unattached individuals	17,906	19,539	18,234	17,531	18,955	16,871	16,582	16,389	16,954	17,147
Elderly male	17,209	17,026	17,102	18,918	16,982	18,635	19,039	18,682	20,595	19,316
Non-earner	17,213	15,724	17,038	18,197	15,947	18,445	17,969	18,342	20,428	18,715
Earner	--	--	--	--	--	--	--	--	--	--
Elderly female	15,711	17,630	16,900	16,466	15,110	16,134	15,413	15,545	15,823	15,550
Non-earner	15,218	17,411	16,902	16,216	14,835	15,876	15,277	15,474	15,390	15,188
Earner	--	--	--	--	--	--	--	--	--	--
Non-elderly male	20,388	21,614	20,636	17,592	21,409	18,230	16,590	17,485	18,328	19,323
Non-earner	8,121	14,216	9,381	9,649	9,662	11,851	11,297	8,769	12,379	11,480
Earner	22,351	22,641	22,792	20,066	24,154	19,768	18,547	19,518	19,462	21,075
Non-elderly female	17,195	18,875	17,190	17,883	19,491	14,976	16,910	15,129	15,168	15,159
Non-earner	11,007	12,068	10,859	12,356	10,721	9,702	11,283	8,352	9,493	10,054
Earner	19,112	20,444	19,169	19,836	21,609	17,335	18,880	18,569	17,391	17,290

Table 6.1

Average After-Tax Income by Selected Family Types, Canada and Provinces, 1989-98

	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998
1998 constant dollars (\$)										
NEW BRUNSWICK										
Economic families, 2 persons or more	40,921	40,348	40,162	41,303	40,949	39,696	39,199	40,544	39,792	41,131
Elderly families	33,372	33,441	30,831	30,864	32,736	34,156	32,854	34,840	33,939	35,537
Married couples	29,576	31,315	26,855	27,440	28,842	33,094	30,610	33,204	32,895	34,636
All other elderly families	39,052	36,718	38,086	37,177	39,115	36,237	36,369	39,658	37,224	38,875
Non-elderly families	42,399	41,737	41,999	43,374	42,517	40,701	40,450	41,539	40,806	42,065
Married couples	38,859	38,646	39,875	41,424	38,567	39,027	36,655	39,355	37,851	38,328
No earner	19,947	23,798	22,224	18,993	19,559	18,695	22,039	19,182	17,847	19,201
One earner	33,847	33,231	34,443	31,592	35,275	34,759	29,703	32,822	34,198	36,113
Two earners	42,222	42,874	43,526	46,816	42,582	43,685	41,454	46,014	42,896	42,645
Two-parent families with children	45,434	44,777	45,200	45,612	45,480	43,526	44,751	44,730	44,879	45,974
No earner	--	--	--	--	--	--	14,876	--	--	--
One earner	35,253	33,694	33,655	33,906	34,924	32,539	35,748	32,976	32,973	34,768
Two earners	45,743	44,815	45,300	46,666	44,559	44,294	45,259	47,152	46,757	48,028
Three or more earners	57,848	56,183	57,822	56,151	59,495	55,148	56,558	57,295	58,359	57,294
Married couples with other relatives	58,457	54,767	52,929	57,205	56,265	52,855	51,476	55,611	56,121	58,729
Lone-parent families	20,594	20,769	19,930	19,496	19,022	22,242	19,021	19,130	20,391	22,677
Male lone-parent families	--	--	--	--	--	35,728	26,777	--	--	33,054
Female lone-parent families	19,695	19,315	18,370	17,230	18,881	19,966	17,290	18,120	19,250	20,597
No earner	11,091	11,772	11,012	11,861	11,629	11,624	14,254	11,710	12,828	12,529
One earner	20,721	20,935	20,495	19,100	20,231	20,858	18,019	20,106	21,870	23,047
Two or more earners	32,140	--	--	--	--	31,349	--	--	--	34,223
All other economic families	32,404	31,131	36,282	32,636	35,590	30,737	35,599	32,652	33,530	34,845
Unattached individuals	18,140	18,277	18,489	17,712	17,673	17,684	18,552	17,399	17,582	17,626
Elderly male	16,422	17,082	16,487	19,630	17,146	15,767	18,771	19,224	33,808	32,274
Non-earner	15,423	16,687	16,340	18,411	15,897	15,888	18,291	16,991	30,036	30,268
Earners	--	--	--	--	--	--	--	--	--	--
Elderly female	16,571	15,555	15,952	14,836	15,372	15,938	16,237	16,404	15,977	16,068
Non-earner	16,448	15,508	15,814	14,696	14,812	15,896	15,905	16,350	15,687	16,073
Earners	--	--	--	--	--	--	--	--	--	--
Non-elderly male	19,419	20,736	20,823	18,767	20,072	21,071	20,746	18,751	17,772	17,094
Non-earner	8,412	10,336	9,538	10,122	8,425	8,057	8,884	7,848	7,180	6,783
Earners	21,096	22,613	22,561	21,097	21,818	23,644	22,460	21,064	20,296	18,975
Non-elderly female	18,281	17,351	18,123	18,092	16,661	15,174	17,850	16,058	15,583	16,754
Non-earner	11,770	10,462	12,053	10,371	7,511	9,113	10,531	7,966	8,161	9,946
Earners	20,415	19,663	19,807	20,027	20,261	17,285	19,592	18,396	18,053	18,969

Table 6.1

Average After-Tax Income by Selected Family Types, Canada and Provinces, 1989-98

	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998
1998 constant dollars (\$)										
QUEBEC										
Economic families, 2 persons or more	43,584	43,007	41,899	42,004	40,244	41,463	41,248	41,413	41,721	42,787
Elderly families	32,660	33,515	34,776	32,581	33,219	33,173	32,980	31,134	31,051	31,697
Married couples	28,620	28,876	31,081	29,711	30,347	31,216	29,890	30,677	30,798	30,286
All other elderly families	40,923	44,160	41,517	38,166	39,281	37,091	39,612	32,810	31,949	36,515
Non-elderly families	45,203	44,476	43,036	43,576	41,361	42,908	42,680	43,028	43,378	44,547
Married couples	42,043	40,650	39,773	40,666	37,929	39,139	39,188	40,128	40,671	40,549
No earner	21,511	22,650	21,987	19,559	20,709	19,233	20,256	19,502	19,538	20,595
One earner	36,308	34,326	31,334	35,957	30,150	34,206	30,386	31,819	31,484	35,440
Two earners	46,467	45,598	45,887	45,823	43,795	44,363	45,731	47,208	47,793	46,223
Two-parent families with children	49,156	48,232	46,693	48,713	45,680	46,630	46,868	47,144	47,058	48,939
No earner	16,821	--	17,906	20,228	18,066	17,744	17,449	19,732	20,095	18,552
One earner	38,297	37,053	35,793	37,596	36,148	36,065	34,202	35,011	31,122	34,770
Two earners	50,787	49,643	48,572	50,819	48,745	49,250	49,971	51,323	51,124	51,739
Three or more earners	61,742	61,400	62,340	59,964	54,794	59,856	60,271	56,104	61,259	62,751
Married couples with other relatives	58,128	61,623	56,369	55,601	55,254	59,081	57,030	58,846	60,746	61,114
Lone-parent families	23,187	23,892	23,161	23,938	22,525	22,305	24,521	24,418	23,153	23,896
Male lone-parent families	31,403	31,868	29,424	37,405	30,444	26,798	32,240	32,753	31,391	31,896
Female lone-parent families	22,291	22,195	22,285	21,767	21,007	21,407	22,656	22,663	21,254	22,256
No earner	11,958	12,704	13,828	14,203	13,669	14,502	15,145	15,004	12,677	12,727
One earner	24,872	25,598	24,216	25,686	23,821	24,626	25,687	26,529	23,760	25,470
Two or more earners	34,677	34,661	38,218	29,120	27,666	32,555	34,722	31,904	31,792	--
All other economic families	37,202	31,892	36,672	32,279	31,442	35,073	33,299	36,868	36,257	38,655
Unattached individuals	18,974	19,195	18,706	18,821	18,024	18,090	17,795	18,871	18,642	18,366
Elderly male	18,559	15,131	19,106	16,833	18,854	19,370	17,991	18,581	19,295	18,095
Non-earner	16,823	15,594	16,822	16,742	17,789	17,275	17,302	17,053	16,940	15,862
Earner	--	--	--	--	--	--	--	--	--	--
Elderly female	14,524	14,608	16,090	15,685	15,183	15,353	15,096	16,527	16,719	15,941
Non-earner	14,192	14,439	16,064	15,313	15,106	15,008	14,805	15,918	16,340	15,705
Earner	--	--	--	--	--	--	--	--	--	--
Non-elderly male	21,774	21,928	20,584	20,830	19,592	19,607	19,001	20,830	19,869	19,847
Non-earner	9,837	10,908	9,521	10,008	9,427	9,388	8,633	8,970	7,446	8,602
Earner	25,006	24,168	23,981	24,143	23,039	22,570	22,002	24,051	23,136	22,806
Non-elderly female	18,350	19,148	17,748	18,304	17,600	17,406	17,783	17,679	18,062	18,009
Non-earner	11,094	10,599	9,959	10,742	9,850	11,322	10,417	8,245	9,068	8,734
Earner	21,133	22,227	21,306	22,508	21,006	20,224	20,735	21,878	21,937	22,574

Table 6.1

Average After-Tax Income by Selected Family Types, Canada and Provinces, 1989-98

	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998
1998 constant dollars (\$)										
ONTARIO										
Economic families, 2 persons or more	55,610	52,629	51,359	50,709	49,941	50,529	50,584	51,681	53,153	55,619
Elderly families	45,782	44,035	40,752	41,702	40,991	40,301	43,400	38,946	39,617	39,738
Married couples	41,946	40,106	35,926	37,513	37,679	36,714	37,841	36,871	37,414	38,485
All other elderly families	55,206	53,607	53,070	52,136	48,216	49,898	57,490	48,139	47,489	44,441
Non-elderly families	57,195	54,041	53,152	52,270	51,507	52,349	51,939	53,535	55,218	58,100
Married couples	51,172	50,517	51,549	51,961	50,002	48,914	49,435	52,136	55,147	57,510
No earner	25,183	26,826	25,881	25,553	23,995	26,071	24,397	27,263	27,261	27,504
One earner	43,858	43,475	39,879	39,070	40,141	40,023	38,365	40,745	46,291	45,256
Two earners	55,993	55,393	57,169	58,109	56,614	55,577	56,360	59,665	61,370	65,964
Two-parent families with children	60,990	56,924	55,802	55,690	54,946	55,892	55,151	55,201	57,374	60,450
No earner	--	--	--	17,958	21,972	20,975	19,907	20,058	20,276	23,790
One earner	46,309	41,137	40,394	38,420	39,802	41,767	39,433	42,674	43,462	49,004
Two earners	57,479	55,964	56,070	56,893	55,577	57,219	56,650	56,527	58,307	61,270
Three or more earners	79,088	72,012	68,786	68,912	71,338	70,857	70,253	70,458	72,675	71,404
Married couples with other relatives	75,318	72,733	71,093	68,366	69,939	69,758	68,749	73,901	73,479	76,980
Lone-parent families	30,307	25,352	23,377	25,540	24,461	25,786	25,337	26,446	27,373	29,161
Male lone-parent families	52,982	37,866	34,640	32,882	30,458	30,831	30,565	38,010	37,303	42,900
Female lone-parent families	27,447	23,721	21,894	24,632	23,592	25,024	24,654	24,903	25,715	26,469
No earner	16,748	14,685	15,178	15,943	17,134	16,267	16,686	15,463	14,464	15,577
One earner	27,482	23,608	23,575	26,604	25,800	27,322	25,926	27,630	28,490	27,243
Two or more earners	39,197	37,172	33,956	37,646	34,855	40,699	40,404	42,298	45,921	43,065
All other economic families	46,191	47,147	42,695	40,835	43,538	44,537	42,961	50,019	49,516	53,041
Unattached individuals	24,086	23,547	22,534	23,575	22,595	22,815	22,657	22,128	22,638	23,426
Elderly male	23,267	24,064	20,965	24,203	19,050	25,552	22,926	25,118	23,687	23,457
Non-earner	21,545	22,135	19,993	24,218	18,530	21,724	21,584	22,535	21,110	21,169
Earner	--	--	--	--	--	--	--	--	37,418	--
Elderly female	19,466	19,308	18,502	18,581	17,229	17,848	18,683	19,210	19,455	19,540
Non-earner	19,057	18,631	18,055	18,223	16,887	17,544	18,315	18,642	18,978	19,193
Earner	25,960	--	26,671	22,216	--	23,281	--	--	25,391	23,687
Non-elderly male	27,160	26,557	25,091	26,340	25,271	25,929	24,832	24,004	25,073	26,677
Non-earner	13,427	12,269	11,415	11,858	12,275	12,263	11,738	10,055	10,953	9,290
Earner	28,345	28,160	27,445	28,326	28,206	28,847	27,063	26,840	28,096	29,548
Non-elderly female	23,519	22,493	22,397	23,097	23,433	21,243	22,327	20,988	21,347	21,736
Non-earner	12,048	13,423	12,269	12,562	12,914	13,119	11,015	10,477	11,580	9,677
Earner	25,614	23,890	24,604	25,249	25,589	24,214	25,301	23,687	24,056	24,890

Table 6.1

Average After-Tax Income by Selected Family Types, Canada and Provinces, 1989-98

	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998
1998 constant dollars (\$)										
MANITOBA										
Economic families, 2 persons or more	44,846	44,014	41,045	43,794	42,632	43,442	44,425	43,017	43,443	45,373
Elderly families	36,153	39,095	34,649	33,566	36,891	34,157	35,981	33,004	31,192	32,929
Married couples	32,083	37,572	32,420	30,022	36,612	31,724	33,483	31,348	30,234	32,270
All other elderly families	46,540	42,840	42,091	42,417	37,744	41,617	44,505	38,749	34,775	35,389
Non-elderly families	46,617	44,964	42,269	45,950	43,885	45,417	46,152	44,803	45,528	47,592
Married couples	46,654	42,808	41,875	44,576	41,257	42,802	45,119	45,007	46,020	47,894
No earner	--	--	--	--	--	--	--	--	--	--
One earner	40,649	34,154	34,446	36,819	33,916	32,799	41,643	35,695	33,794	36,651
Two earners	49,493	47,321	45,356	47,734	43,878	46,918	47,586	49,041	50,073	52,300
Two-parent families with children	48,367	47,200	43,888	48,188	47,289	47,817	47,027	46,432	46,786	48,976
No earner	--	--	--	--	--	--	--	--	--	--
One earner	36,977	33,192	31,646	35,901	33,189	33,264	33,456	32,849	30,268	35,669
Two earners	47,604	46,353	44,667	47,754	47,866	48,170	47,562	46,341	46,984	46,664
Three or more earners	59,451	61,258	53,129	65,498	58,799	56,995	57,765	61,424	60,850	67,020
Married couples with other relatives	65,477	61,145	58,982	63,008	64,893	61,571	66,279	63,817	63,261	66,580
Lone-parent families	23,098	21,775	22,341	25,847	24,253	22,932	25,271	21,355	21,540	23,166
Male lone-parent families	--	--	--	--	--	--	--	--	--	--
Female lone-parent families	21,785	20,731	22,163	24,326	23,023	21,856	24,125	19,723	19,504	21,065
No earner	13,342	--	13,045	--	14,454	--	--	13,448	--	--
One earner	22,970	20,723	24,390	25,845	23,207	22,899	23,724	20,891	19,083	20,281
Two or more earners	--	--	--	--	--	--	--	--	--	--
All other economic families	40,245	41,769	34,612	35,460	37,451	37,461	36,991	40,525	42,981	46,719
Unattached individuals	19,956	19,675	18,906	17,656	18,603	18,781	18,863	18,631	19,211	19,064
Elderly male	19,548	20,050	19,783	19,897	20,196	17,907	18,076	20,301	20,870	20,924
Non-earner	18,921	18,510	19,162	19,015	20,306	17,971	17,113	19,912	20,984	20,570
Earner	--	--	--	--	--	--	--	--	--	--
Elderly female	18,156	17,035	17,756	16,293	16,490	17,013	17,978	17,506	17,272	17,432
Non-earner	17,777	16,915	17,642	15,887	16,385	16,953	17,701	16,733	16,245	16,203
Earner	--	--	--	--	--	--	--	--	--	--
Non-elderly male	22,467	22,059	19,575	18,797	20,121	20,636	21,260	20,575	21,557	21,119
Non-earner	--	--	9,313	6,986	9,552	7,894	11,775	11,009	9,169	8,297
Earner	23,643	23,338	21,795	21,606	22,174	23,281	22,996	22,677	23,353	23,365
Non-elderly female	17,975	18,807	18,659	16,579	17,582	18,034	16,890	16,652	17,350	17,012
Non-earner	11,175	10,476	9,022	8,491	11,225	11,282	--	9,058	7,861	7,546
Earner	19,424	20,690	20,947	19,170	19,056	19,901	18,368	19,297	20,439	20,081

Table 6.1

Average After-Tax Income by Selected Family Types, Canada and Provinces, 1989-98

	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998
1998 constant dollars (\$)										
SASKATCHEWAN										
Economic families, 2 persons or more	42,144	41,146	40,491	42,328	40,842	40,741	41,798	41,524	42,364	43,407
Elderly families	35,316	35,807	33,683	35,236	34,954	34,679	36,008	33,102	32,071	33,468
Married couples	33,295	35,540	31,796	34,335	33,063	31,386	35,601	32,051	30,884	31,894
All other elderly families	41,719	36,604	40,584	39,328	42,953	48,745	38,002	37,202	36,459	38,917
Non-elderly families	43,686	42,362	42,052	43,925	42,197	42,139	43,105	43,233	44,455	45,496
Married couples	44,984	39,680	41,243	42,925	40,338	41,815	39,961	40,652	42,027	45,503
No earner	23,734	28,147	--	24,911	27,023	25,826	18,908	21,504	--	--
One earner	37,667	32,737	33,051	39,506	33,690	34,972	33,933	29,136	27,590	33,320
Two earners	48,488	43,183	44,115	45,148	43,612	44,593	42,750	45,092	45,230	49,527
Two-parent families with children	45,425	45,536	44,177	46,822	45,623	45,833	46,398	48,204	49,190	48,974
No earner	--	--	--	--	--	16,853	--	--	--	--
One earner	37,237	33,284	32,931	36,666	33,477	35,739	31,791	33,507	33,844	35,010
Two earners	44,727	46,175	44,139	45,545	46,007	45,579	44,953	47,472	48,875	47,839
Three or more earners	57,813	56,012	53,671	61,501	56,780	56,269	60,530	60,129	59,438	62,916
Married couples with other relatives	57,729	60,275	59,304	68,779	60,019	57,792	60,854	58,286	61,310	61,608
Lone-parent families	20,482	21,764	20,571	20,528	20,245	20,595	21,620	19,093	21,233	25,241
Male lone-parent families	26,686	29,268	--	32,226	22,897	24,321	27,793	22,828	24,368	35,729
Female lone-parent families	19,568	20,408	18,976	18,952	19,868	20,090	20,689	18,527	20,764	23,738
No earner	12,378	11,709	11,674	11,440	12,683	11,542	14,691	11,595	14,251	17,356
One earner	20,446	20,359	19,553	20,906	21,882	21,876	20,993	20,677	21,325	22,217
Two or more earners	--	34,879	--	--	--	--	--	--	29,817	38,032
All other economic families	37,782	34,431	30,901	34,831	31,352	30,408	37,761	40,960	37,272	38,480
Unattached individuals	19,009	19,186	18,589	19,074	18,842	19,023	19,496	18,574	19,019	19,096
Elderly male	19,550	21,592	20,396	19,199	19,403	19,153	18,786	21,113	20,109	20,482
Non-earner	17,004	19,448	18,837	18,297	18,601	18,229	18,271	17,221	17,147	20,041
Earner	26,158	--	25,721	22,439	--	--	--	31,718	28,079	21,605
Elderly female	18,746	18,139	16,752	17,051	16,479	17,061	16,532	17,840	17,659	17,318
Non-earner	18,054	17,291	16,179	16,416	16,196	16,473	16,202	17,726	17,573	17,279
Earner	--	25,273	23,814	--	19,956	--	--	18,911	18,383	17,827
Non-elderly male	19,914	21,057	20,429	21,017	20,650	21,372	23,036	20,959	21,604	21,003
Non-earner	6,988	11,990	9,602	8,156	10,052	10,088	8,187	7,125	8,762	7,385
Earner	21,192	22,224	22,741	23,073	21,867	23,143	24,957	23,496	23,481	23,351
Non-elderly female	17,706	16,493	17,046	17,874	18,123	17,331	17,751	14,887	16,166	17,485
Non-earner	11,034	12,761	11,529	8,064	8,833	9,942	11,517	8,904	7,177	7,881
Earner	19,300	17,296	18,285	19,944	20,252	19,039	19,249	16,162	17,808	19,225

Table 6.1

Average After-Tax Income by Selected Family Types, Canada and Provinces, 1989-98

	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998
1998 constant dollars (\$)										
ALBERTA										
Economic families, 2 persons or more	48,902	48,783	49,020	47,948	49,164	48,011	46,201	48,974	50,538	52,388
Elderly families	39,591	38,716	39,512	36,416	41,788	40,935	38,765	36,071	37,012	32,561
Married couples	37,888	35,428	37,982	32,961	37,573	38,713	36,761	36,282	37,508	30,872
All other elderly families	44,110	49,055	43,421	44,796	52,746	46,946	44,746	35,261	35,251	39,702
Non-elderly families	50,128	50,108	50,271	49,553	50,223	48,974	47,372	50,713	52,300	54,858
Married couples	48,494	48,356	49,020	51,753	53,510	47,230	48,683	48,715	52,589	55,268
No earner	23,797	24,223	30,544	29,516	22,534	32,033	25,079	17,540	--	--
One earner	40,525	39,173	39,139	34,837	38,395	35,680	37,020	33,307	44,080	44,918
Two earners	51,819	52,293	52,629	57,331	58,354	51,194	52,044	54,020	55,551	59,082
Two-parent families with children	51,661	53,196	53,435	51,119	51,994	52,363	49,999	53,853	55,609	58,184
No earner	--	--	--	--	--	--	--	--	--	--
One earner	39,241	39,951	39,364	38,470	38,034	38,064	38,424	44,147	37,208	43,356
Two earners	51,671	52,413	53,166	51,964	50,218	52,187	50,120	52,013	55,368	58,097
Three or more earners	64,343	66,625	67,969	65,134	70,727	65,541	60,730	73,834	73,782	72,177
Married couples with other relatives	73,563	71,288	67,695	73,579	68,360	65,436	63,120	67,381	65,699	71,718
Lone-parent families	24,716	25,061	24,026	23,915	24,674	24,821	22,920	26,289	26,474	26,064
Male lone-parent families	--	41,041	33,447	34,932	28,380	35,925	33,573	39,025	38,840	30,348
Female lone-parent families	22,896	22,696	22,075	22,478	24,060	23,001	21,278	23,407	23,045	25,053
No earner	15,562	15,309	15,166	15,285	16,298	13,009	12,546	13,136	--	12,798
One earner	21,433	22,474	22,495	23,114	24,168	23,574	20,923	24,557	22,599	25,995
Two or more earners	38,348	32,314	29,013	32,434	35,008	30,649	32,048	31,781	--	33,666
All other economic families	43,273	39,051	42,387	36,263	36,700	39,616	39,270	46,386	45,081	46,680
Unattached individuals	21,436	22,704	21,207	20,636	20,468	22,036	21,678	21,403	21,233	22,318
Elderly male	20,317	19,086	19,381	19,738	19,386	19,097	23,090	20,182	20,904	30,293
Non-earner	20,130	18,337	18,037	19,371	17,958	18,692	21,406	19,240	19,247	24,484
Earner	--	--	--	--	--	--	--	--	--	49,649
Elderly female	16,622	18,319	16,836	16,538	16,862	17,689	18,162	20,895	19,514	19,137
Non-earner	16,312	18,226	16,344	16,222	16,286	17,468	17,784	20,018	19,195	18,649
Earner	--	--	--	--	--	--	--	--	21,873	--
Non-elderly male	23,605	25,865	24,108	23,029	23,257	25,272	24,574	23,436	24,100	24,127
Non-earner	10,184	10,335	9,824	12,499	11,300	13,376	11,813	10,229	7,951	8,295
Earner	24,682	27,266	25,698	24,351	24,788	26,133	26,271	25,201	25,991	25,578
Non-elderly female	20,441	20,176	19,226	18,896	18,260	19,894	18,824	18,598	17,795	19,365
Non-earner	9,392	12,927	9,903	9,525	12,027	13,284	12,563	9,883	8,681	11,197
Earner	22,090	21,292	20,265	20,516	19,669	20,987	20,024	20,323	19,567	20,784

Table 6.1

Average After-Tax Income by Selected Family Types, Canada and Provinces, 1989-98

	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998
1998 constant dollars (\$)										
BRITISH COLUMBIA										
Economic families, 2 persons or more	48,051	49,970	48,585	49,366	48,052	48,852	49,121	49,106	50,033	51,424
Elderly families	39,149	38,690	40,173	37,556	37,326	37,757	39,363	37,565	39,207	38,551
Married couples	34,846	36,818	36,453	36,020	35,444	36,112	37,269	36,809	38,327	38,065
All other elderly families	55,780	47,096	56,004	44,494	42,712	45,545	48,464	41,197	43,633	40,887
Non-elderly families	49,764	51,969	50,207	51,662	50,191	50,849	50,941	50,945	51,827	53,549
Married couples	46,491	49,376	47,055	53,062	48,242	51,099	50,845	51,893	51,084	51,456
No earner	26,446	26,864	22,037	30,130	24,138	26,723	21,110	34,432	39,154	--
One earner	39,268	37,749	36,836	40,105	48,430	39,851	45,761	37,314	34,127	42,260
Two earners	51,462	55,712	53,966	58,703	51,326	56,456	55,185	57,765	56,324	55,488
Two-parent families with children	54,031	55,976	54,289	53,495	54,305	53,945	54,187	51,797	53,474	56,669
No earner	--	--	--	--	--	15,004	--	--	--	--
One earner	39,130	37,802	38,174	40,461	39,084	41,087	39,992	36,120	38,943	43,172
Two earners	52,607	55,311	52,517	53,799	52,947	54,751	54,726	53,558	54,435	56,469
Three or more earners	70,031	72,064	71,597	65,866	70,826	69,313	69,518	68,855	66,559	72,267
Married couples with other relatives	67,240	74,759	66,381	73,531	70,060	71,860	65,833	71,564	74,899	70,116
Lone-parent families	27,103	25,364	24,813	26,315	25,107	24,744	25,800	23,510	23,075	27,220
Male lone-parent families	38,736	30,085	--	--	37,517	32,746	--	--	--	--
Female lone-parent families	24,451	23,990	22,863	25,529	22,164	23,435	25,435	22,165	22,015	26,364
No earner	15,063	14,598	15,673	14,318	14,974	15,563	14,489	13,970	12,633	10,949
One earner	22,430	24,952	24,570	26,079	21,971	24,265	29,079	25,810	24,898	25,692
Two or more earners	--	--	--	38,784	34,471	36,840	--	--	--	47,606
All other economic families	39,696	44,074	44,946	38,729	40,655	39,199	41,402	49,434	48,329	54,529
Unattached individuals	22,518	22,946	20,826	21,153	21,994	21,612	22,209	21,982	21,637	22,800
Elderly male	22,745	20,157	18,090	21,609	24,006	21,017	24,870	21,965	24,503	23,942
Non-earner	20,873	19,786	17,284	20,904	22,394	20,747	20,124	21,586	24,476	22,344
Earner	--	--	--	--	--	--	--	--	--	--
Elderly female	17,276	18,184	17,356	18,150	18,065	16,436	19,889	19,590	19,812	19,984
Non-earner	17,195	17,753	16,904	18,064	16,825	16,292	19,447	19,091	18,498	18,248
Earner	--	--	--	--	--	--	--	--	--	32,813
Non-elderly male	25,984	26,218	23,620	23,453	24,107	24,563	23,593	24,127	23,251	25,373
Non-earner	10,644	10,373	14,655	11,818	9,155	13,654	9,943	8,566	8,080	9,228
Earner	27,638	27,502	24,628	25,178	26,353	26,184	25,954	26,814	25,698	27,307
Non-elderly female	20,559	22,017	19,145	19,104	20,596	20,590	20,928	20,227	19,663	20,307
Non-earner	13,416	17,653	12,524	11,195	10,553	13,998	12,003	7,605	8,435	7,745
Earner	21,940	22,470	20,299	20,976	22,288	22,314	22,769	23,355	21,793	22,949

Chapter 7: Family Income: A Decade in Hindsight

Previous chapters in this report have focused on one or at most two dimensions of income, beginning with market income and ending with after-tax income. Chapter 7 examines all the income concepts, highlighting broad trends over a ten-year period.

In 1998, family income had its best year yet in the 1990s. Both average market income and after-tax income surpassed the peak of 1989, by 1.3% and 1.7% respectively. However, income inequality also increased in the 1990s.

Differences in market income increased

Market income for Canadian economic families has become more polarized in the 1990s. In 1989, the top 20% of families received 41.9% of aggregate market income. Their share has been trending upwards since, to reach 45.2% by 1998.

Market income shares of the lowest, second and middle quintiles lost ground to the fourth and fifth quintiles over the past decade. The income share of the bottom 20% decreased from 3.8% in 1989 to 3.1% in 1998. The shares of the second and middle income groups fell slightly over the same period.

..... and so did differences in after-tax income

Despite transfers and taxes, the disparity in after-tax income increased somewhat during the 1990s. Families in the lowest quintile garnered 7.6% of aggregate after-tax income in 1989, but their share dropped to 7.1% in 1998. Similarly, the income shares of the second and middle quintiles dropped 0.8 and 0.5 percentage points, respectively, over the same period.

Average income declines in real terms for lower income families

Not only did the income share of the lowest quintile decline; families in this group also saw a substantial drop in real after-tax dollars. A decade ago, families in the bottom quintile had an average market income of \$10,388. But in 1998, the average was \$8,627, a decline of 17.0%. Government transfers improved the financial situation of these families, but their average after-tax income still fell significantly, by 5.2% since 1989. The lowest quintile was not the only one experiencing a decline over the decade. Average after-tax income of families in the second and third quintiles dropped 4.3% and 1.0%, respectively.

In contrast, families in the top two income quintiles experienced gains in average income. Those in the top quintile had by far the largest gains between 1989 and 1998: 9.2% in average market income and 6.6% in after-tax income.

Chart 7.1

Shares of After-Tax Income for Families: Lower Income Quintiles Lost Ground to the Highest Quintile Between 1989 and 1998

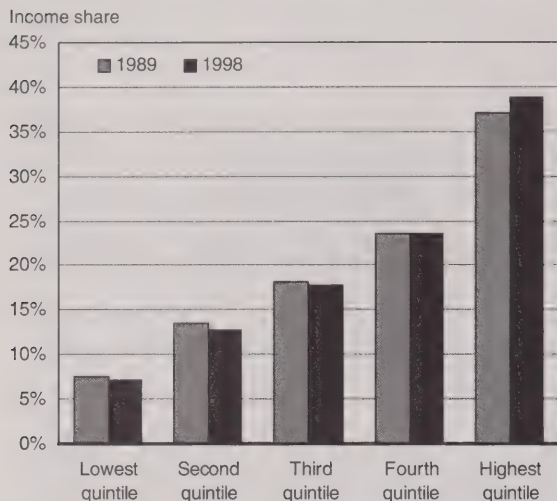
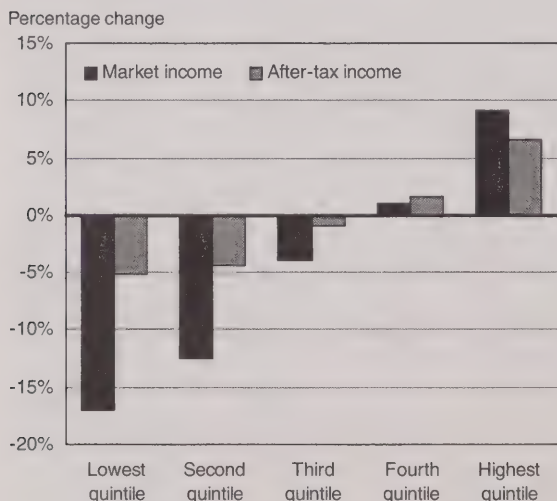


Chart 7.2

Disproportionate Drop of Average Incomes for the Lower Income Groups of Families Between 1989 and 1998



Income inequality grew more rapidly in the latter half of the 1990s

As average income declined for the lower income groups, and increased for the higher income groups, the gap between the two ends of the income scale widened. During the first half of the 1990s, inequality in market income and total income rose. The highest quintile received 11 times more in market income than the lowest quintile in 1989. This ratio increased to 14 to 1 in 1998.

But, inequality in after-tax income remained stable at 5 to 1 in the early 1990s.

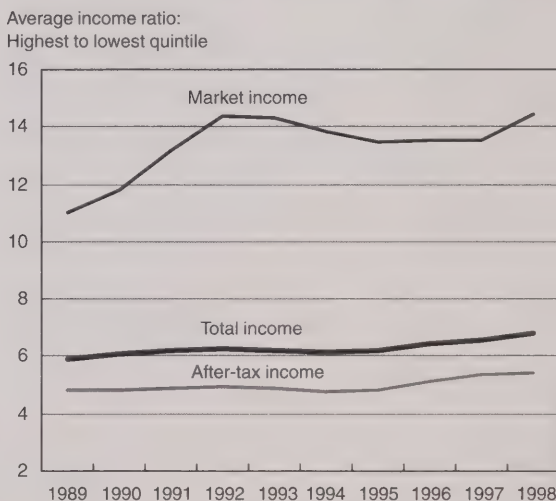
During the second half of the 1990s, the gap in market income between the top and the bottom quintiles remained at about 14 to 1. However, the ratio for after-tax income widened from 4.8 in 1994 to 5.4 in 1998.

Gini coefficients also indicate increasing income inequality

Another way to measure income inequality is the Gini coefficient. A Gini coefficient of zero indicates perfect equality where income is equally distributed across the population. A value of 1 indicates complete inequality where one unit in the population has all the income.

Chart 7.3

Income Inequality Increased in the Second Half of the 1990s



The Gini coefficients of market income, total income and after-tax income all show an upward trend in income inequality through the 1990s. In 1998, the Gini coefficient of market income for Canadian families was significantly higher than a decade ago, 0.437 versus 0.396. The corresponding Gini coefficients of total and after-tax income, while lower, also indicate increased inequality, especially during the latter half of the 1990s.

Married couples with no children at home and two-parent families saw an increase in income inequality. For example, on an after-tax basis, the Gini coefficient for married couples was 0.322 in 1998, up from 0.271 a decade ago. Two-parent families had a Gini value of 0.264 in 1998, compared to 0.254 in 1989. After-tax income distribution among senior families, however, has become more equal. Their after-tax income Gini coefficient declined from 0.305 to 0.266 in 1998.

Table 7.1

Average Income by Selected Family Types, Showing Different Income Concepts, Canada, 1997 and 1998

	1998					1997				
	Average market income	Average government transfers	Average total income	Average income tax	Average income after tax	Average market income	Average government transfers	Average total income	Average income tax	Average income after tax
CANADA										
Economic families, 2 persons or more	55,224	6,892	62,116	12,489	49,626	52,766	6,893	59,659	11,821	47,838
Elderly families	23,482	18,878	42,360	6,309	36,051	23,335	18,728	42,063	6,018	36,045
Married couples	22,542	18,701	41,243	6,398	34,846	22,529	18,470	40,999	6,105	34,894
All other elderly families	26,886	19,519	46,405	5,990	40,415	26,181	19,640	45,821	5,714	40,107
Non-elderly families	60,249	4,994	65,243	13,468	51,776	57,365	5,043	62,409	12,728	49,681
Married couples	60,300	3,661	63,961	14,192	49,769	58,396	3,613	62,009	13,650	48,359
No earner	17,843	10,145	27,988	3,961	24,027	18,718	10,219	28,937	4,633	24,304
One earner	44,933	6,304	51,237	10,838	40,399	42,196	6,038	48,233	9,854	38,379
Two earners	70,929	1,935	72,865	16,632	56,232	68,188	2,067	70,254	15,911	54,344
Two-parent families with children	65,766	4,277	70,043	14,969	55,074	62,268	4,472	66,740	14,150	52,590
No earner	4,018	16,306	20,324	553	19,771	4,615	16,207	20,822	596	20,226
One earner	48,206	6,345	54,552	12,691	41,860	42,370	6,054	48,423	11,207	37,216
Two earners	68,033	3,496	71,530	15,439	56,090	65,226	3,825	69,051	14,794	54,257
Three or more earners	82,111	3,541	85,652	17,336	68,316	81,041	3,488	84,530	16,899	67,630
Married couples with other relatives	81,765	5,142	86,907	17,777	69,130	79,165	5,205	84,370	16,959	67,411
Lone-parent families	22,290	7,597	29,887	3,608	26,279	20,124	7,590	27,714	3,208	24,506
Male lone-parent families	38,560	5,693	44,253	8,073	36,180	35,609	5,496	41,105	7,264	33,842
Female lone-parent families	19,242	7,953	27,195	2,771	24,424	17,293	7,973	25,265	2,466	22,799
No earner	1,662	12,198	13,860	146	13,714	1,172	12,362	13,534	43	13,491
One earner	22,349	6,554	28,903	3,329	25,574	22,192	6,059	28,250	3,235	25,016
Two or more earners	38,790	6,335	45,125	5,243	39,882	36,235	5,828	42,063	5,146	36,918
All other economic families	48,017	8,854	56,872	9,639	47,232	43,728	8,691	52,419	8,276	44,143
Unattached individuals	20,758	5,027	25,784	4,718	21,067	19,861	5,109	24,970	4,388	20,582
Elderly male	14,124	12,347	26,471	4,173	22,299	13,744	12,284	26,027	3,996	22,031
Non-earner	10,528	12,455	22,983	2,894	20,089	10,859	12,385	23,244	3,011	20,233
Earner	35,366	11,712	47,077	11,727	35,350	29,881	11,718	41,599	9,508	32,091
Elderly female	8,649	11,724	20,372	2,277	18,095	9,098	11,595	20,693	2,411	18,282
Non-earner	7,817	11,735	19,552	2,018	17,533	8,222	11,605	19,827	2,118	17,709
Earner	19,814	11,574	31,388	5,753	25,634	20,403	11,467	31,870	6,194	25,676
Non-elderly male	27,280	2,376	29,656	6,227	23,429	25,631	2,545	28,176	5,636	22,540
Non-earner	2,754	6,792	9,546	635	8,911	3,004	6,726	9,730	754	8,976
Earner	31,640	1,591	33,231	7,221	26,009	30,261	1,690	31,951	6,635	25,316
Non-elderly female	21,406	2,440	23,846	4,382	19,464	20,699	2,443	23,142	4,094	19,048
Non-earner	3,592	6,221	9,813	759	9,054	3,990	6,401	10,391	778	9,613
Earner	26,951	1,263	28,214	5,510	22,704	25,729	1,251	26,980	5,092	21,888

Table 7.2

Average Income and Income Shares by After-Tax Income Quintiles, Showing Different Income Concepts, Canada, 1989-98

	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998
Average market income in 1998 constant dollars (\$)										
CANADA										
Total – Economic families and unattached individuals										
Total	44,424	43,328	41,231	41,054	39,790	40,599	40,892	41,020	41,824	43,537
Lowest quintile	5,837	5,185	4,559	4,205	4,002	4,174	4,488	4,181	4,359	3,993
Second quintile	19,297	18,075	16,359	16,021	15,053	14,965	15,852	15,203	15,266	16,211
Middle quintile	37,361	35,988	33,121	32,994	31,394	32,603	32,255	31,970	31,888	32,979
Fourth quintile	56,702	55,958	53,265	53,168	51,783	53,047	52,500	52,994	53,540	55,417
Highest quintile	102,941	101,446	98,854	98,894	96,734	98,214	99,386	100,761	104,075	109,116
Economic families, 2 persons or more										
Total	54,508	53,246	51,258	50,565	49,329	50,445	50,641	51,307	52,766	55,224
Lowest quintile	10,388	9,523	8,446	7,674	7,524	7,901	8,256	8,381	8,719	8,627
Second quintile	31,427	29,640	27,157	26,143	25,192	26,006	26,259	25,809	26,195	27,486
Middle quintile	48,776	47,941	44,863	44,658	43,238	44,743	43,597	44,608	45,158	46,835
Fourth quintile	67,790	66,796	64,636	64,218	62,776	64,159	64,005	64,131	65,588	68,505
Highest quintile	114,178	112,359	111,206	110,139	107,937	109,442	111,104	113,622	118,207	124,681
Unattached individuals										
Total	21,855	21,841	20,205	20,416	19,828	19,805	20,097	19,863	19,861	20,758
Lowest quintile	3,061	3,178	3,082	2,889	2,740	2,819	2,857	2,710	2,799	2,733
Second quintile	6,218	5,510	4,692	4,853	4,404	4,951	5,210	4,369	4,492	4,921
Middle quintile	16,191	15,134	13,279	12,677	12,066	10,481	12,603	11,622	12,032	13,033
Fourth quintile	29,730	28,990	27,656	27,620	26,340	26,429	26,498	26,456	26,220	27,012
Highest quintile	54,114	56,410	52,372	54,080	53,610	54,357	53,341	54,183	53,800	56,111
Income shares (%)										
Total – Economic families and unattached individuals										
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Lowest quintile	2.6	2.4	2.2	2.0	2.0	2.1	2.2	2.0	2.1	1.8
Second quintile	8.7	8.3	7.9	7.8	7.6	7.4	7.8	7.4	7.3	7.4
Middle quintile	16.8	16.6	16.1	16.1	15.8	16.1	15.8	15.6	15.3	15.1
Fourth quintile	25.5	25.8	25.8	25.9	26.0	26.1	25.7	25.8	25.6	25.5
Highest quintile	46.3	46.8	48.0	48.2	48.6	48.4	48.6	49.1	49.8	50.1
Economic families, 2 persons or more										
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Lowest quintile	3.8	3.6	3.3	3.0	3.1	3.1	3.3	3.3	3.3	3.1
Second quintile	11.5	11.1	10.6	10.3	10.2	10.3	10.4	10.1	9.9	10.0
Middle quintile	17.9	18.0	17.5	17.7	17.5	17.7	17.2	17.4	17.1	17.0
Fourth quintile	24.9	25.1	25.2	25.4	25.4	25.4	25.3	25.0	24.8	24.8
Highest quintile	41.9	42.2	43.4	43.6	43.8	43.4	43.9	44.3	44.8	45.2
Unattached individuals										
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Lowest quintile	2.8	2.9	3.1	2.8	2.8	2.8	2.8	2.7	2.8	2.6
Second quintile	5.7	5.0	4.6	4.8	4.4	5.0	5.2	4.4	4.5	4.7
Middle quintile	14.8	13.9	13.2	12.4	12.2	10.6	12.5	11.7	12.1	12.6
Fourth quintile	27.2	26.5	27.4	27.0	26.6	26.7	26.4	26.6	26.4	26.0
Highest quintile	49.5	51.6	51.8	53.0	54.1	54.9	53.1	54.5	54.1	54.0

Table 7.2

Average Income and Income Shares by After-Tax Income Quintiles, Showing Different Income Concepts, Canada, 1989-98

	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998
Average transfer payments in 1998 constant dollars (\$)										
CANADA										
Total – Economic families and unattached individuals										
Total	5,489	5,788	6,256	6,549	6,626	6,655	6,354	6,456	6,300	6,260
Lowest quintile	6,535	6,617	6,659	6,906	7,063	7,087	6,828	6,572	6,486	6,696
Second quintile	7,268	7,662	8,381	8,749	8,791	9,269	8,476	8,571	8,474	8,367
Middle quintile	5,140	5,676	6,415	6,885	6,922	7,011	6,685	6,963	6,846	6,801
Fourth quintile	4,533	4,914	5,363	5,869	5,652	5,557	5,513	5,593	5,374	5,176
Highest quintile	3,969	4,072	4,459	4,339	4,701	4,351	4,266	4,582	4,318	4,258
Economic families, 2 persons or more										
Total	5,972	6,301	6,873	7,226	7,286	7,212	6,943	7,108	6,893	6,892
Lowest quintile	9,606	9,583	10,179	10,549	10,543	10,639	10,225	9,970	9,935	10,268
Second quintile	6,759	7,649	8,469	9,202	9,040	9,350	8,646	8,992	8,808	8,861
Middle quintile	5,150	5,515	6,392	6,756	6,734	6,676	6,778	6,693	6,420	6,421
Fourth quintile	4,307	4,766	4,912	5,378	5,553	5,227	5,022	5,591	5,113	4,798
Highest quintile	4,036	3,989	4,414	4,246	4,559	4,165	4,045	4,295	4,188	4,111
Unattached individuals										
Total	4,409	4,677	4,960	5,081	5,244	5,479	5,095	5,115	5,109	5,027
Lowest quintile	4,578	4,408	3,753	3,971	4,074	4,229	3,906	3,498	3,449	3,740
Second quintile	7,679	8,301	8,712	8,548	8,744	8,513	8,288	8,438	8,401	8,293
Middle quintile	4,862	5,499	6,540	6,925	7,225	8,209	6,879	7,200	6,894	6,737
Fourth quintile	2,835	3,136	3,517	3,768	4,007	4,286	3,923	4,062	4,156	4,067
Highest quintile	2,087	2,042	2,278	2,189	2,171	2,155	2,478	2,374	2,653	2,303
Shares (%)										
Total – Economic families and unattached individuals										
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Lowest quintile	23.8	22.9	21.3	21.1	21.3	21.3	21.5	20.4	20.6	21.4
Second quintile	26.5	26.5	26.8	26.7	26.5	27.9	26.7	26.5	26.9	26.7
Middle quintile	18.7	19.6	20.5	21.0	20.9	21.1	21.0	21.6	21.7	21.7
Fourth quintile	16.5	17.0	17.1	17.9	17.1	16.7	17.4	17.3	17.1	16.5
Highest quintile	14.5	14.1	14.3	13.2	14.2	13.1	13.4	14.2	13.7	13.6
Economic families, 2 persons or more										
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Lowest quintile	32.2	30.4	29.6	29.2	28.9	29.5	29.5	28.1	28.9	29.8
Second quintile	22.6	24.3	24.6	25.5	24.8	25.9	24.9	25.3	25.5	25.7
Middle quintile	17.3	17.5	18.6	18.7	18.5	18.5	19.5	18.8	18.6	18.6
Fourth quintile	14.4	15.1	14.3	14.9	15.2	14.5	14.5	15.7	14.8	13.9
Highest quintile	13.5	12.7	12.8	11.8	12.5	11.5	11.6	12.1	12.1	11.9
Unattached individuals										
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Lowest quintile	20.8	18.9	15.2	15.6	15.5	15.4	15.3	13.7	13.5	14.9
Second quintile	34.8	35.5	35.1	33.6	33.3	31.1	32.5	33.0	32.8	32.9
Middle quintile	22.1	23.5	26.4	27.3	27.6	30.0	27.0	28.2	27.0	26.8
Fourth quintile	12.9	13.4	14.2	14.8	15.3	15.6	15.4	15.9	16.3	16.2
Highest quintile	9.5	8.7	9.2	8.6	8.3	7.9	9.7	9.3	10.4	9.2

Table 7.2

Average Income and Income Shares by After-Tax Income Quintiles, Showing Different Income Concepts, Canada, 1989-98

	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998
Average total income in 1998 constant dollars (\$)										
CANADA										
Total – Economic families and unattached individuals										
Total	49,913	49,116	47,487	47,603	46,416	47,254	47,246	47,476	48,124	49,797
Lowest quintile	12,372	11,802	11,219	11,111	11,065	11,261	11,316	10,753	10,845	10,688
Second quintile	26,565	25,737	24,740	24,770	23,844	24,233	24,328	23,774	23,740	24,579
Middle quintile	42,502	41,664	39,536	39,879	38,317	39,614	38,940	38,933	38,734	39,780
Fourth quintile	61,235	60,871	58,628	59,037	57,435	58,604	58,013	58,588	58,913	60,593
Highest quintile	106,910	105,518	103,313	103,233	101,435	102,565	103,652	105,343	108,393	113,374
Economic families, 2 persons or more										
Total	60,480	59,547	58,131	57,791	56,615	57,657	57,585	58,415	59,659	62,116
Lowest quintile	19,995	19,106	18,625	18,223	18,067	18,540	18,482	18,350	18,653	18,895
Second quintile	38,186	37,290	35,626	35,345	34,232	35,355	34,905	34,801	35,002	36,347
Middle quintile	53,926	53,456	51,255	51,414	49,972	51,419	50,375	51,300	51,578	53,257
Fourth quintile	72,097	71,562	69,548	69,596	68,329	69,386	69,027	69,722	70,700	73,303
Highest quintile	118,214	116,348	115,621	114,385	112,496	113,608	115,149	117,916	122,395	128,792
Unattached individuals										
Total	26,264	26,518	25,165	25,497	25,073	25,284	25,193	24,979	24,970	25,784
Lowest quintile	7,640	7,586	6,835	6,860	6,814	7,048	6,762	6,208	6,248	6,473
Second quintile	13,897	13,811	13,404	13,401	13,148	13,464	13,498	12,807	12,893	13,214
Middle quintile	21,053	20,632	19,819	19,602	19,291	18,690	19,482	18,822	18,925	19,770
Fourth quintile	32,565	32,126	31,173	31,388	30,347	30,714	30,422	30,518	30,376	31,079
Highest quintile	56,201	58,452	54,651	56,269	55,782	56,512	55,820	56,557	56,453	58,414
Income shares (%)										
Total – Economic families and unattached individuals										
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Lowest quintile	5.0	4.8	4.7	4.7	4.8	4.8	4.8	4.5	4.5	4.3
Second quintile	10.6	10.5	10.4	10.4	10.3	10.3	10.3	10.0	9.9	9.9
Middle quintile	17.0	17.0	16.7	16.8	16.5	16.8	16.5	16.4	16.1	16.0
Fourth quintile	24.5	24.8	24.7	24.8	24.7	24.8	24.6	24.7	24.5	24.3
Highest quintile	42.8	43.0	43.5	43.4	43.7	43.4	43.9	44.4	45.0	45.5
Economic families, 2 persons or more										
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Lowest quintile	6.6	6.4	6.4	6.3	6.4	6.4	6.4	6.3	6.3	6.1
Second quintile	12.6	12.5	12.3	12.2	12.1	12.3	12.1	11.9	11.7	11.7
Middle quintile	17.8	17.9	17.6	17.8	17.7	17.8	17.5	17.6	17.3	17.2
Fourth quintile	23.8	24.0	23.9	24.1	24.1	24.1	24.0	23.9	23.7	23.6
Highest quintile	39.1	39.1	39.8	39.6	39.7	39.4	40.0	40.4	41.0	41.5
Unattached individuals										
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Lowest quintile	5.8	5.7	5.4	5.4	5.4	5.6	5.4	5.0	5.0	5.0
Second quintile	10.6	10.4	10.6	10.5	10.5	10.7	10.7	10.3	10.3	10.2
Middle quintile	16.0	15.6	15.8	15.4	15.4	14.8	15.5	15.1	15.2	15.3
Fourth quintile	24.8	24.2	24.8	24.6	24.2	24.3	24.1	24.4	24.4	24.1
Highest quintile	42.8	44.1	43.4	44.1	44.5	44.7	44.3	45.3	45.2	45.3

Table 7.2

Average Income and Income Shares by After-Tax Income Quintiles, Showing Different Income Concepts, Canada, 1989-98

	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998
Average income tax in 1998 constant dollars (\$)										
CANADA										
Total – Economic families and unattached individuals										
Total	9,499	9,619	9,276	9,059	8,823	9,190	9,243	9,206	9,350	9,854
Lowest quintile	913	597	477	448	419	422	443	595	891	671
Second quintile	2,984	2,857	2,733	2,531	2,392	2,454	2,558	2,348	2,340	2,619
Middle quintile	6,942	6,974	6,462	6,233	5,976	6,396	6,207	6,202	6,052	6,406
Fourth quintile	11,745	12,158	11,648	11,441	11,122	11,624	11,508	11,355	11,275	11,815
Highest quintile	24,914	25,514	25,061	24,644	24,209	25,057	25,503	25,535	26,191	27,768
Economic families, 2 persons or more										
Total	11,673	11,780	11,531	11,143	10,887	11,358	11,425	11,500	11,821	12,489
Lowest quintile	1,371	936	828	718	650	724	697	1,084	1,456	1,233
Second quintile	4,998	4,879	4,562	4,147	4,014	4,287	4,246	4,205	4,214	4,593
Middle quintile	9,479	9,714	9,040	8,826	8,580	9,109	8,781	8,885	8,841	9,238
Fourth quintile	14,492	14,710	14,369	13,942	13,768	14,340	14,403	13,940	14,012	14,770
Highest quintile	28,028	28,666	28,863	28,082	27,429	28,335	29,002	29,389	30,593	32,617
Unattached individuals										
Total	4,633	4,939	4,547	4,536	4,503	4,613	4,588	4,490	4,388	4,718
Lowest quintile	221	228	127	98	128	129	92	151	202	250
Second quintile	725	685	648	600	580	658	673	454	558	573
Middle quintile	2,741	2,596	2,416	2,252	2,192	1,876	2,310	1,973	2,032	2,259
Fourth quintile	5,936	6,032	5,857	5,780	5,542	5,703	5,680	5,430	5,317	5,606
Highest quintile	13,553	15,157	13,704	13,962	14,078	14,699	14,192	14,449	13,843	14,907
Shares (%)										
Total – Economic families and unattached individuals										
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Lowest quintile	1.9	1.2	1.0	1.0	0.9	0.9	1.0	1.3	1.9	1.4
Second quintile	6.3	5.9	5.9	5.6	5.4	5.3	5.5	5.1	5.0	5.3
Middle quintile	14.6	14.5	13.9	13.8	13.5	13.9	13.4	13.5	12.9	13.0
Fourth quintile	24.7	25.3	25.1	25.3	25.2	25.3	24.9	24.7	24.1	24.0
Highest quintile	52.5	53.0	54.0	54.4	54.9	54.5	55.2	55.5	56.0	56.3
Economic families, 2 persons or more										
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Lowest quintile	2.3	1.6	1.4	1.3	1.2	1.3	1.2	1.9	2.5	2.0
Second quintile	8.6	8.3	7.9	7.4	7.4	7.5	7.4	7.3	7.1	7.4
Middle quintile	16.3	16.5	15.7	15.8	15.8	16.0	15.4	15.5	15.0	14.8
Fourth quintile	24.8	25.0	24.9	25.0	25.3	25.2	25.2	24.2	23.7	23.6
Highest quintile	48.0	48.7	50.0	50.4	50.4	49.9	50.8	51.1	51.8	52.2
Unattached individuals										
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Lowest quintile	1.0	0.9	0.6	0.4	0.6	0.6	0.4	0.7	0.9	1.1
Second quintile	3.1	2.8	2.8	2.6	2.6	2.9	2.9	2.0	2.5	2.4
Middle quintile	11.8	10.5	10.6	9.9	9.7	8.1	10.1	8.8	9.3	9.6
Fourth quintile	25.6	24.4	25.8	25.4	24.6	24.7	24.8	24.2	24.3	23.8
Highest quintile	58.4	61.4	60.2	61.5	62.5	63.7	61.8	64.3	63.0	63.2

Table 7.2

Average Income and Income Shares by After-Tax Income Quintiles, Showing Different Income Concepts, Canada, 1989-98

	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998
Average after-tax income in 1998 constant dollars (\$)										
CANADA										
Total – Economic families and unattached individuals										
Total	40,415	39,497	38,211	38,545	37,593	38,064	38,003	38,270	38,774	39,943
Lowest quintile	11,459	11,205	10,742	10,663	10,646	10,839	10,873	10,158	9,954	10,017
Second quintile	23,580	22,880	22,007	22,239	21,451	21,780	21,770	21,425	21,400	21,960
Middle quintile	35,560	34,690	33,074	33,647	32,341	33,217	32,733	32,731	32,682	33,374
Fourth quintile	49,490	48,714	46,980	47,596	46,313	46,979	46,505	47,233	47,639	48,778
Highest quintile	81,995	80,004	78,252	78,589	77,226	77,508	78,148	79,808	82,202	85,606
Economic families, 2 persons or more										
Total	48,807	47,768	46,600	46,648	45,728	46,300	46,159	46,915	47,838	49,626
Lowest quintile	18,624	18,170	17,797	17,505	17,416	17,816	17,785	17,267	17,198	17,662
Second quintile	33,188	32,410	31,064	31,198	30,217	31,068	30,660	30,596	30,789	31,754
Middle quintile	44,447	43,742	42,215	42,588	41,392	42,309	41,594	42,415	42,737	44,019
Fourth quintile	57,605	56,852	55,179	55,654	54,561	55,047	54,624	55,783	56,689	58,533
Highest quintile	90,186	87,681	86,758	86,303	85,068	85,273	86,146	88,528	91,802	96,175
Unattached individuals										
Total	21,631	21,579	20,618	20,960	20,570	20,671	20,605	20,488	20,582	21,067
Lowest quintile	7,419	7,358	6,708	6,762	6,686	6,919	6,671	6,057	6,047	6,223
Second quintile	13,172	13,126	12,755	12,801	12,568	12,806	12,825	12,353	12,336	12,640
Middle quintile	18,312	18,036	17,403	17,350	17,099	16,814	17,172	16,849	16,894	17,511
Fourth quintile	26,629	26,093	25,317	25,608	24,805	25,011	24,741	25,088	25,059	25,473
Highest quintile	42,648	43,296	40,947	42,307	41,704	41,813	41,627	42,109	42,609	43,508
Income shares (%)										
Total – Economic families and unattached individuals										
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Lowest quintile	5.7	5.7	5.6	5.5	5.7	5.7	5.7	5.3	5.1	5.0
Second quintile	11.7	11.6	11.5	11.5	11.4	11.4	11.5	11.2	11.0	11.0
Middle quintile	17.6	17.6	17.3	17.5	17.2	17.5	17.2	17.1	16.9	16.7
Fourth quintile	24.5	24.7	24.6	24.7	24.6	24.7	24.5	24.7	24.6	24.4
Highest quintile	40.6	40.5	41.0	40.8	41.1	40.7	41.1	41.7	42.4	42.8
Economic families, 2 persons or more										
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Lowest quintile	7.6	7.6	7.6	7.5	7.6	7.7	7.7	7.4	7.2	7.1
Second quintile	13.6	13.6	13.3	13.4	13.2	13.4	13.3	13.0	12.9	12.8
Middle quintile	18.2	18.3	18.1	18.3	18.1	18.3	18.0	18.1	17.9	17.7
Fourth quintile	23.6	23.8	23.7	23.9	23.9	23.8	23.7	23.8	23.7	23.6
Highest quintile	37.0	36.7	37.2	37.0	37.2	36.8	37.3	37.7	38.4	38.8
Unattached individuals										
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Lowest quintile	6.9	6.8	6.5	6.5	6.5	6.7	6.5	5.9	5.9	5.9
Second quintile	12.2	12.2	12.4	12.2	12.2	12.4	12.5	12.1	12.0	12.0
Middle quintile	16.9	16.7	16.9	16.6	16.6	16.3	16.7	16.5	16.4	16.6
Fourth quintile	24.6	24.2	24.6	24.4	24.1	24.2	24.0	24.5	24.4	24.2
Highest quintile	39.4	40.1	39.7	40.4	40.5	40.5	40.4	41.1	41.4	41.3

Table 7.3

Gini Coefficients of Market Income, Total Income and After-Tax Income by Selected Family Types, Canada, 1989-98

	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998
	Market income									
CANADA										
Economic families, 2 persons or more	0.396	0.402	0.419	0.424	0.429	0.424	0.427	0.431	0.434	0.437
Elderly families	0.575	0.544	0.576	0.572	0.565	0.567	0.573	0.568	0.588	0.578
Married couples	0.614	0.566	0.605	0.592	0.585	0.584	0.568	0.554	0.573	0.567
All other elderly families	0.465	0.465	0.475	0.498	0.503	0.506	0.550	0.606	0.629	0.607
Non-elderly families	0.359	0.369	0.383	0.387	0.396	0.387	0.391	0.399	0.399	0.402
Married couples	0.340	0.355	0.370	0.372	0.377	0.362	0.380	0.393	0.398	0.405
No earner	0.600	0.590	0.662	0.664	0.640	0.643	0.658	0.627	0.633	0.606
One earner	0.373	0.402	0.390	0.372	0.402	0.375	0.419	0.385	0.420	0.424
Two earners	0.284	0.293	0.309	0.315	0.312	0.295	0.309	0.335	0.342	0.349
Two-parent families with children	0.323	0.320	0.340	0.332	0.349	0.343	0.348	0.354	0.353	0.349
No earner	0.913	0.948	0.922	0.910	0.923	0.915	0.877	0.887	0.874	0.906
One earner	0.374	0.361	0.382	0.378	0.393	0.402	0.395	0.439	0.437	0.471
Two earners	0.288	0.287	0.304	0.293	0.297	0.292	0.301	0.301	0.311	0.307
Three or more earners	0.272	0.261	0.281	0.283	0.293	0.276	0.285	0.281	0.276	0.265
Married couples with other relatives	0.288	0.298	0.308	0.315	0.302	0.317	0.318	0.321	0.322	0.316
Lone-parent families	0.562	0.580	0.604	0.585	0.593	0.596	0.577	0.579	0.567	0.547
Male lone-parent families	0.440	0.428	0.431	0.400	0.485	0.510	0.472	0.443	0.427	0.430
Female lone-parent families	0.563	0.597	0.621	0.603	0.603	0.604	0.588	0.589	0.583	0.556
No earner	0.882	0.924	0.906	0.917	0.904	0.898	0.876	0.858	0.885	0.919
One earner	0.443	0.467	0.454	0.427	0.446	0.437	0.432	0.423	0.434	0.441
Two or more earners	0.326	0.384	0.411	0.374	0.360	0.339	0.357	0.305	0.316	0.293
All other families	0.382	0.420	0.403	0.434	0.429	0.415	0.400	0.392	0.391	0.440
Unattached individuals	0.517	0.535	0.545	0.555	0.569	0.577	0.558	0.569	0.565	0.560
Elderly male	0.650	0.681	0.688	0.651	0.680	0.716	0.675	0.693	0.685	0.702
Non-earner	0.647	0.675	0.698	0.657	0.699	0.692	0.652	0.686	0.699	0.690
Earner	0.511	0.577	0.495	0.563	0.482	0.629	0.620	0.585	0.535	0.607
Elderly female	0.689	0.707	0.706	0.698	0.707	0.722	0.713	0.688	0.690	0.672
Non-earner	0.703	0.713	0.714	0.711	0.707	0.729	0.718	0.689	0.699	0.674
Earner	0.387	0.497	0.425	0.454	0.519	0.449	0.497	0.482	0.512	0.556
Non-elderly male	0.427	0.447	0.467	0.486	0.499	0.488	0.485	0.504	0.497	0.480
Non-earner	0.846	0.841	0.869	0.873	0.892	0.884	0.876	0.902	0.901	0.901
Earner	0.369	0.394	0.387	0.410	0.408	0.403	0.401	0.416	0.412	0.402
Non-elderly female	0.451	0.458	0.476	0.492	0.488	0.510	0.485	0.508	0.506	0.513
Non-earner	0.808	0.789	0.814	0.807	0.833	0.831	0.823	0.854	0.859	0.846
Earner	0.363	0.383	0.384	0.394	0.393	0.396	0.381	0.390	0.396	0.402

Table 7.3

Gini Coefficients of Market Income, Total Income and After-Tax Income by Selected Family Types, Canada, 1989-98

	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998
	Total income									
CANADA										
Economic families, 2 persons or more	0.329	0.330	0.337	0.336	0.339	0.334	0.341	0.347	0.353	0.357
Elderly families	0.354	0.322	0.334	0.319	0.326	0.311	0.327	0.315	0.325	0.323
Married couples	0.353	0.314	0.323	0.303	0.317	0.301	0.300	0.301	0.313	0.312
All other elderly families	0.320	0.306	0.309	0.318	0.317	0.310	0.355	0.356	0.361	0.351
Non-elderly families	0.317	0.323	0.329	0.328	0.333	0.328	0.335	0.341	0.347	0.351
Married couples	0.305	0.318	0.328	0.327	0.331	0.315	0.335	0.348	0.358	0.363
No earner	0.358	0.360	0.417	0.388	0.384	0.366	0.348	0.384	0.396	0.375
One earner	0.333	0.354	0.332	0.312	0.341	0.312	0.351	0.326	0.367	0.364
Two earners	0.267	0.276	0.285	0.292	0.290	0.275	0.292	0.316	0.323	0.332
Two-parent families with children	0.288	0.283	0.293	0.284	0.294	0.293	0.300	0.303	0.307	0.305
No earner	0.272	0.630	0.287	0.265	0.251	0.275	0.284	0.264	0.264	0.286
One earner	0.317	0.294	0.301	0.293	0.302	0.314	0.303	0.351	0.350	0.382
Two earners	0.257	0.255	0.265	0.255	0.258	0.258	0.268	0.265	0.277	0.275
Three or more earners	0.249	0.240	0.254	0.253	0.263	0.249	0.260	0.258	0.255	0.243
Married couples with other relatives	0.258	0.270	0.276	0.277	0.262	0.278	0.281	0.287	0.289	0.285
Lone-parent families	0.377	0.369	0.368	0.354	0.333	0.347	0.347	0.350	0.354	0.360
Male lone-parent families	0.375	0.330	0.350	0.303	0.334	0.365	0.346	0.351	0.337	0.351
Female lone-parent families	0.353	0.359	0.353	0.345	0.319	0.335	0.338	0.330	0.338	0.342
No earner	0.213	0.225	0.236	0.224	0.225	0.232	0.244	0.208	0.191	0.252
One earner	0.318	0.322	0.313	0.302	0.293	0.292	0.299	0.288	0.293	0.295
Two or more earners	0.268	0.314	0.332	0.292	0.265	0.266	0.262	0.249	0.265	0.241
All other families	0.322	0.339	0.317	0.327	0.332	0.327	0.319	0.327	0.330	0.372
Unattached individuals	0.378	0.389	0.386	0.393	0.395	0.395	0.393	0.407	0.406	0.406
Elderly male	0.335	0.338	0.319	0.319	0.319	0.349	0.337	0.360	0.358	0.379
Non-earner	0.298	0.301	0.289	0.313	0.301	0.284	0.284	0.316	0.322	0.321
Earner	0.392	0.430	0.366	0.353	0.340	0.481	0.474	0.447	0.390	0.468
Elderly female	0.285	0.289	0.281	0.263	0.252	0.231	0.271	0.298	0.295	0.279
Non-earner	0.277	0.276	0.274	0.256	0.234	0.221	0.260	0.280	0.281	0.263
Earner	0.284	0.350	0.272	0.271	0.380	0.276	0.348	0.364	0.319	0.341
Non-elderly male	0.370	0.391	0.389	0.404	0.409	0.406	0.410	0.424	0.423	0.413
Non-earner	0.410	0.468	0.438	0.384	0.403	0.390	0.412	0.408	0.430	0.412
Earner	0.338	0.360	0.346	0.367	0.364	0.366	0.368	0.379	0.377	0.369
Non-elderly female	0.385	0.384	0.394	0.404	0.397	0.402	0.396	0.417	0.417	0.425
Non-earner	0.461	0.433	0.433	0.430	0.398	0.400	0.387	0.424	0.418	0.419
Earner	0.340	0.349	0.350	0.359	0.356	0.363	0.354	0.357	0.366	0.370

Table 7.3

Gini Coefficients of Market Income, Total Income and After-Tax Income by Selected Family Types, Canada, 1989-98

	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998
	After-tax income									
CANADA										
Economic families, 2 persons or more	0.292	0.291	0.297	0.295	0.298	0.292	0.297	0.305	0.312	0.315
Elderly families	0.305	0.275	0.281	0.270	0.276	0.261	0.275	0.258	0.271	0.266
Married couples	0.295	0.261	0.264	0.250	0.262	0.245	0.244	0.241	0.254	0.251
All other elderly families	0.286	0.270	0.268	0.276	0.276	0.268	0.308	0.306	0.316	0.304
Non-elderly families	0.284	0.288	0.293	0.291	0.296	0.290	0.295	0.303	0.308	0.312
Married couples	0.271	0.279	0.290	0.289	0.293	0.278	0.296	0.307	0.316	0.322
No earner	0.314	0.319	0.364	0.345	0.340	0.328	0.305	0.336	0.348	0.334
One earner	0.293	0.302	0.285	0.271	0.295	0.267	0.300	0.286	0.325	0.322
Two earners	0.235	0.242	0.252	0.257	0.255	0.242	0.258	0.274	0.281	0.291
Two-parent families with children	0.254	0.247	0.255	0.247	0.257	0.254	0.260	0.264	0.268	0.264
No earner	0.249	0.542	0.274	0.260	0.238	0.265	0.275	0.252	0.250	0.278
One earner	0.256	0.239	0.241	0.237	0.249	0.251	0.246	0.287	0.289	0.305
Two earners	0.222	0.219	0.229	0.218	0.221	0.220	0.228	0.227	0.238	0.236
Three or more earners	0.226	0.211	0.222	0.222	0.232	0.218	0.227	0.225	0.224	0.212
Married couples with other relatives	0.232	0.241	0.247	0.248	0.234	0.245	0.247	0.256	0.258	0.258
Lone-parent families	0.325	0.320	0.315	0.304	0.288	0.297	0.295	0.308	0.310	0.318
Male lone-parent families	0.314	0.285	0.296	0.257	0.290	0.301	0.287	0.325	0.294	0.317
Female lone-parent families	0.309	0.313	0.305	0.299	0.278	0.291	0.291	0.290	0.298	0.304
No earner	0.208	0.221	0.231	0.219	0.222	0.223	0.235	0.203	0.189	0.244
One earner	0.271	0.274	0.268	0.256	0.248	0.246	0.252	0.248	0.253	0.252
Two or more earners	0.237	0.278	0.278	0.253	0.233	0.228	0.217	0.221	0.239	0.215
All other families	0.294	0.307	0.289	0.295	0.298	0.293	0.286	0.300	0.306	0.339
Unattached individuals	0.330	0.335	0.335	0.341	0.341	0.338	0.340	0.353	0.356	0.353
Elderly male	0.278	0.284	0.256	0.260	0.267	0.272	0.272	0.289	0.292	0.313
Non-earner	0.251	0.251	0.231	0.256	0.254	0.224	0.233	0.252	0.262	0.265
Earner	0.319	0.392	0.310	0.288	0.277	0.385	0.396	0.378	0.327	0.404
Elderly female	0.239	0.237	0.227	0.212	0.206	0.186	0.214	0.235	0.235	0.222
Non-earner	0.232	0.227	0.220	0.206	0.192	0.178	0.206	0.221	0.223	0.210
Earner	0.246	0.288	0.235	0.223	0.322	0.229	0.281	0.309	0.263	0.277
Non-elderly male	0.332	0.346	0.348	0.360	0.364	0.358	0.366	0.376	0.381	0.368
Non-earner	0.372	0.419	0.406	0.350	0.369	0.352	0.381	0.371	0.399	0.380
Earner	0.302	0.318	0.308	0.327	0.323	0.323	0.328	0.334	0.337	0.326
Non-elderly female	0.346	0.340	0.352	0.361	0.353	0.356	0.351	0.377	0.376	0.382
Non-earner	0.417	0.386	0.390	0.391	0.364	0.354	0.351	0.399	0.383	0.384
Earner	0.304	0.309	0.313	0.320	0.316	0.324	0.314	0.321	0.330	0.330

Table 7.4

Average Income by After-Tax Income Quintiles, Showing Adjustment for Family Size, Canada, 1989-1998

	Market income					
	Unadjusted average (\$)	Average family size	Adjusted average (\$)	Unadjusted average (\$)	Average family size	Adjusted average (\$)
	1998			1997		
Total – Economic families, 2 persons or more	55,224	3.10	31,316	52,766	3.10	29,958
Lowest quintile	10,967	3.19	5,803	11,157	3.21	5,965
Second quintile	29,114	3.12	15,836	27,757	3.15	14,952
Third quintile	48,513	3.21	26,437	46,408	3.19	25,373
Fourth quintile	68,458	3.13	38,001	65,990	3.13	36,607
Highest quintile	119,080	2.86	70,511	112,541	2.84	66,907
	1996			1995		
Total – Economic families, 2 persons or more	51,307	3.11	29,147	50,641	3.07	28,968
Lowest quintile	10,746	3.24	5,694	10,814	3.21	5,764
Second quintile	27,335	3.15	14,769	28,058	3.17	15,089
Third quintile	46,030	3.21	25,062	44,816	3.12	24,772
Fourth quintile	64,359	3.10	35,907	63,769	3.08	35,756
Highest quintile	108,083	2.82	64,316	105,752	2.76	63,463
	1994			1993		
Total – Economic families, 2 persons or more	50,445	3.09	28,688	49,329	3.10	28,042
Lowest quintile	10,404	3.18	5,535	9,765	3.17	5,222
Second quintile	28,297	3.21	15,026	26,899	3.19	14,433
Third quintile	45,592	3.21	24,805	44,517	3.23	24,145
Fourth quintile	64,034	3.07	35,937	62,696	3.11	34,994
Highest quintile	103,925	2.77	62,152	102,781	2.79	61,424
	1992			1991		
Total – Economic families, 2 persons or more	50,565	3.08	28,929	51,258	3.12	29,042
Lowest quintile	10,283	3.17	5,498	11,158	3.22	5,868
Second quintile	28,202	3.18	15,134	28,704	3.22	15,324
Third quintile	45,296	3.22	24,645	46,121	3.25	25,048
Fourth quintile	63,702	3.06	35,957	64,151	3.10	35,902
Highest quintile	105,358	2.78	63,421	106,178	2.81	63,082
	1990			1989		
Total – Economic families, 2 persons or more	53,246	3.12	30,136	54,508	3.13	30,811
Lowest quintile	12,092	3.17	6,463	12,691	3.13	6,857
Second quintile	31,581	3.24	16,902	33,285	3.30	17,759
Third quintile	49,185	3.23	26,807	50,406	3.27	27,392
Fourth quintile	66,784	3.10	37,292	67,236	3.09	37,693
Highest quintile	106,629	2.83	63,240	108,933	2.84	64,361

Table 7.4

Average Income by After-Tax Income Quintiles, Showing Adjustment for Family Size, Canada, 1989-1998

	Total income					
	Unadjusted average (\$)	Average family size	Adjusted average (\$)	Unadjusted average (\$)	Average family size	Adjusted average (\$)
	1998			1997		
Total – Economic families, 2 persons or more	62,116	3.10	35,477	59,659	3.10	34,110
Lowest quintile	20,688	3.19	11,442	20,364	3.21	11,289
Second quintile	38,051	3.12	21,381	36,844	3.15	20,556
Third quintile	55,040	3.21	30,379	53,066	3.19	29,371
Fourth quintile	73,716	3.13	41,194	71,263	3.13	39,801
Highest quintile	123,098	2.86	72,997	116,780	2.84	69,544
	1996			1995		
Total – Economic families, 2 persons or more	58,415	3.11	33,409	57,585	3.07	33,186
Lowest quintile	20,131	3.24	11,074	20,336	3.21	11,323
Second quintile	36,535	3.15	20,398	36,924	3.17	20,547
Third quintile	52,937	3.21	29,223	51,600	3.12	28,927
Fourth quintile	70,087	3.10	39,363	69,094	3.08	39,008
Highest quintile	112,405	2.82	66,997	109,974	2.76	66,126
	1994			1993		
Total – Economic families, 2 persons or more	57,657	3.09	33,045	56,615	3.10	32,407
Lowest quintile	20,411	3.18	11,387	19,761	3.17	11,070
Second quintile	37,655	3.21	20,771	36,166	3.19	20,075
Third quintile	52,612	3.21	29,038	51,596	3.23	28,331
Fourth quintile	69,704	3.07	39,385	68,500	3.11	38,445
Highest quintile	107,927	2.77	64,660	107,065	2.79	64,120
	1992			1991		
Total – Economic families, 2 persons or more	57,791	3.08	33,278	58,131	3.12	33,151
Lowest quintile	20,086	3.17	11,298	20,603	3.22	11,411
Second quintile	37,529	3.18	20,816	37,566	3.22	20,732
Third quintile	52,648	3.22	29,025	52,686	3.25	28,918
Fourth quintile	69,318	3.06	39,327	69,603	3.10	39,175
Highest quintile	109,391	2.78	65,933	110,220	2.81	65,530
	1990			1989		
Total – Economic families, 2 persons or more	59,547	3.12	33,923	60,480	3.13	34,383
Lowest quintile	21,034	3.17	11,789	21,903	3.13	12,395
Second quintile	39,447	3.24	21,678	40,509	3.30	22,067
Third quintile	55,147	3.23	30,345	55,621	3.27	30,421
Fourth quintile	71,695	3.10	40,220	71,678	3.09	40,349
Highest quintile	110,453	2.83	65,607	112,699	2.84	66,689

Table 7.4

Average Income by After-Tax Income Quintiles, Showing Adjustment for Family Size, Canada, 1989-1998

	After-tax income					
	Unadjusted average (\$)	Average family size	Adjusted average (\$)	Unadjusted average (\$)	Average family size	Adjusted average (\$)
	1998			1997		
Total – Economic families, 2 persons or more	49,626	3.10	28,339	47,838	3.10	27,359
Lowest quintile	19,203	3.19	10,671	18,677	3.21	10,409
Second quintile	33,285	3.12	18,799	32,293	3.15	18,124
Third quintile	45,401	3.21	25,113	43,984	3.19	24,413
Fourth quintile	58,810	3.13	32,913	57,132	3.13	31,967
Highest quintile	91,443	2.86	54,206	87,117	2.84	51,894
	1996			1995		
Total – Economic families, 2 persons or more	46,915	3.11	26,841	46,159	3.07	26,632
Lowest quintile	18,751	3.24	10,321	19,310	3.21	10,798
Second quintile	32,003	3.15	17,984	32,280	3.17	18,098
Third quintile	43,727	3.21	24,227	42,514	3.12	23,939
Fourth quintile	56,122	3.10	31,579	54,788	3.08	31,001
Highest quintile	83,988	2.82	50,102	81,908	2.76	49,326
	1994			1993		
Total – Economic families, 2 persons or more	46,300	3.09	26,569	45,728	3.10	26,189
Lowest quintile	19,358	3.18	10,848	18,825	3.17	10,586
Second quintile	32,930	3.21	18,294	31,751	3.19	17,751
Third quintile	43,364	3.21	24,037	42,783	3.23	23,587
Fourth quintile	55,209	3.07	31,263	54,678	3.11	30,746
Highest quintile	80,653	2.77	48,414	80,613	2.79	48,280
	1992			1991		
Total – Economic families, 2 persons or more	46,648	3.08	26,888	46,600	3.12	26,598
Lowest quintile	19,039	3.17	10,760	19,419	3.22	10,798
Second quintile	32,862	3.18	18,371	32,608	3.22	18,133
Third quintile	43,725	3.22	24,202	43,339	3.25	23,870
Fourth quintile	55,367	3.06	31,488	55,304	3.10	31,205
Highest quintile	82,260	2.78	49,626	82,345	2.81	48,992
	1990			1989		
Total – Economic families, 2 persons or more	47,768	3.12	27,242	48,807	3.13	27,761
Lowest quintile	19,696	3.17	11,084	20,214	3.13	11,438
Second quintile	34,088	3.24	18,875	35,013	3.30	19,192
Third quintile	45,132	3.23	24,940	45,927	3.27	25,195
Fourth quintile	57,088	3.10	32,078	57,553	3.09	32,441
Highest quintile	82,859	2.83	49,246	85,337	2.84	50,542

Chapter 8: Low Income

A person in low income is someone whose family income falls below Statistics Canada's low income cutoffs. The cutoffs reflect an income level at which a family is likely to spend significantly more of its income on food, shelter and clothing than the average family.

Low income cutoffs have been calculated using both total income (that is, income after transfers but before taxes) and after-tax income. Although both sets of cutoffs and rates have been available for many years, the after-tax rates were not highlighted because they were published several months later than those based on total income. Starting with reference year 1998, the two sets are available simultaneously.

The analysis below provides after-tax low income information. Statistics Canada considers this measure to be preferable for two main reasons. First, income taxes and transfers are essentially two methods of income redistribution. The before-tax rates only partly reflect the redistributive impact of Canada's tax/transfer system, by including the effect of transfers but not the effect of income taxes. Second, since the purchase of necessities is made with after-tax dollars, it is logical to use people's after-tax income to draw conclusions about their overall economic well-being.

However, some data users prefer to use low income rates and levels based on total income, and Statistics Canada will therefore continue to publish this information, in the electronic version of this publication. For more information, see Notes and Definitions.

When is someone counted as low income? Low income cutoffs depend on family size since larger families need more income. The cutoffs also take into account the varying costs by community size. In 1998, a family of four living in a city of half a million or more would be counted as low income if its after-tax income fell below \$27,890. For the same family living in a rural area, the cutoff was \$18,285.

Fewer families in low income in 1998, but gap for those below the cutoff widens

An estimated 752,000 families were in low income in 1998, down from 852,000 in 1997. The low income rate also declined, from 10.3% in 1997 to 9.1% in 1998, the lowest rate for economic families since 1990 (8.5%).

Although the low income rate dropped, the financial situation of families below the low income cutoff in 1998 did not show improvement. Families in low income would have needed, on average, an additional \$6,638 in after-tax dollars to reach the low income cutoff. In relative terms, the gap was 32.1%. In 1997, the income gap for low income families averaged \$6,404 or 30.5%. So, while the low income rate fell, the situation of families below the line actually worsened slightly in 1998.

Among unattached individuals, 1,288,000 or 30.3% were in low income in 1998, down from 1,317,000 (32.0%) in 1997. Unattached individuals in low income would have needed, on average, an extra \$4,910 to rise above the low income cutoff in 1998. In relative terms, their low income "gap" was 37.0%, about the same as in 1997.

Most family types showed a decline in low income in 1998

The low income rate for non-elderly families was 9.9% in 1998, down from 11.4% the previous year. However, the average rate conceals large differences by family type and number of earners in the family. Only 5.6% of non-elderly married couples on their own, with no children at home, were in low income in 1998. The low income rate rose to 29.7% if both members of the couple were non-earners in 1998, and dropped to 2.2% if both received earnings. For the 3,062,000 two-parent families with children, the average low income rate was 7.3%. A clear majority of these two-parent families (1,950,000) had two earners in 1998; the low income rate for this group was 3.7%, down from 5.0% in 1997. Of the estimated 495,000 two-parent families with one earner, 17.9% were in low income, compared with 23.8% the previous year. Although relatively few in number, fully three-quarters (75.7%) of the 75,000 families with no earners experienced low income in 1998.

Low income rate for lone-parent families down... but still high

Lone-parent families registered a 4.2 percentage point drop in their low income rate, to 38.1% in 1998. Of the 580,000 lone-parent families headed by women, 42.0%

were in low income in 1998, down from 46.8% in 1997. Three out of every four lone-parent families headed by women had earnings in 1998. While the low income rate of female lone-parent families with earnings was three times the average for all families (27.2% versus 9.1%), they fared much better than lone mothers without earnings; 85.8% of the latter experienced low income in 1998.

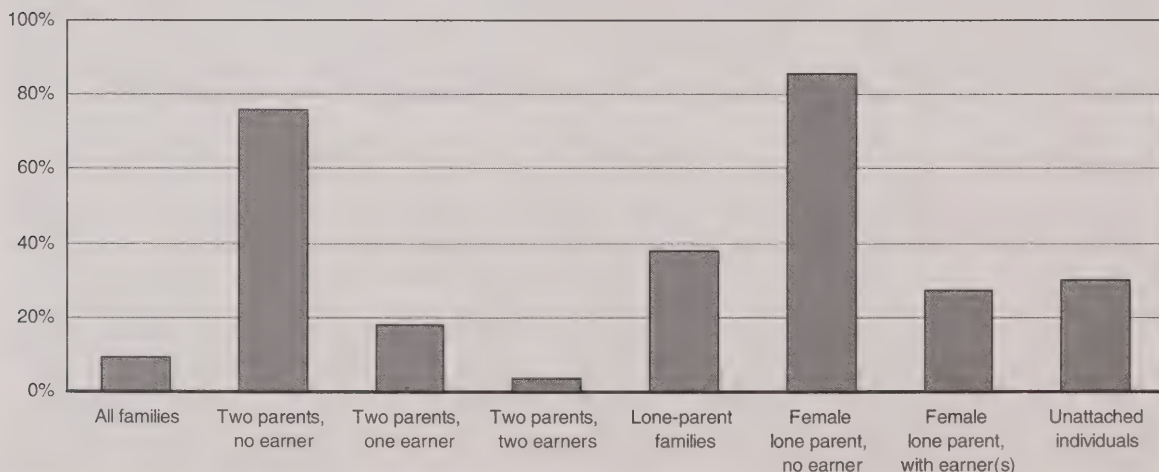
Earnings also have a marked effect on the low income gap. Families with no earners – be they lone-parent or two-parent – would have needed an extra 40% in after-tax dollars, on average, to reach the low income cutoff. In comparison, female lone-parent families with earnings had an average low income gap of 24.0%. For the estimated 72,000 families with children who were in low income despite the presence of two earners, the average gap was 19.7%.

Low income rate for persons also drops

In 1998, 12.2% of all Canadians were in low income (about 3.7 million persons), down 1.5 percentage points from 1997. After climbing throughout the early 1990s, the prevalence of low income peaked in 1996, at 14.2%, and has been declining ever since. Low income is more prevalent among women than men, 13.0% versus 11.4% in 1998.

About 1,004,000 children under 18 were in low income in 1998, down 14% (from 1,168,000) in 1997. The proportion of children living in low income has been falling since 1996, when it peaked at 17.4% on an after-tax income basis. The rate then fell to 16.5% in 1997 and 14.2% in 1998.

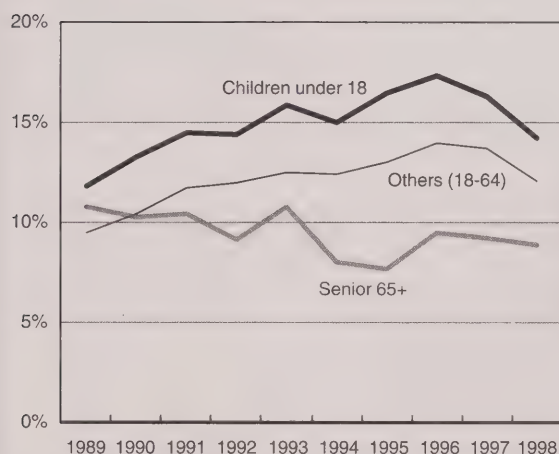
Chart 8.1
Majority of Families With no Earner in 1998 Were in Low Income



Among seniors aged 65 and over, low income rates and trends vary by gender. For senior women, the 1990s have generally been a decade of moderate declines in low income. The rate in 1998 was 11.3%, down from 14.6% in 1989. Among senior men, rates were lower and essentially unchanged from the early 1990s. In 1998, as in 1989, 5.7% of men aged 65 and over were in low income. However, seniors living on their own, as unattached individuals, did not fare as well as those living in families: 20.8% were in low income in 1998, compared with only 3.0% of seniors living in an economic family. The rate was 22.1% for unattached older women, 17.4% for men.

People in the 18 to 64 age range account for over half (63.9%) of the low income population. Their low income picture mirrors the average for the population at large. Thus, 12.1% of this age group was in low income in 1998.

Chart 8.2
Low Income Rate of Children Dropped in 1998 but Still Higher than Other Age Groups



Crossing the line

A family's income often changes substantially over time. A breadwinner may lose a job, a second family member may enter the labour market. The family itself may experience a change, such as marital separation, which affects income. The birth of a child, an older relative joining the household or even a move to a larger city can affect income needs. Such changes can cause a family to "cross the line", moving into or out of low income.

Of all persons in low income in 1997, 34.1% were no longer below the line in 1998, while the remaining 65.9% stayed in low income both years. Despite the general reduction in low income in 1998, many people dropped below the low income cutoff that year. Specifically, of all people in low income in 1998, 26.2% had not been in low income the year before. In short, there is clearly some turnover in the low income population from one year to the next. At least for some, low income is not a persistent state. However, this level of turnover also means that, over a longer period, the number of people experiencing low income is much greater than one might conclude based on annual low income rates.

Low income touches more than one in five people over a six-year period

About 24.2% of Canadians experienced low income at some time between 1993 and 1998. This reflects the fact that, for some, low income is a transitory experience. About 8.0% experienced one year of low income and 4.8% experienced two years (not necessarily consecutive). At the other extreme, 3.3% of the population were in low income throughout the full six years. For all those below the cutoff at some time during the six-year period, the average spent just under three years in low income.

Among children under 18, 29.2% were in families that experienced low income at some time over the 1993-1998 period. About 9.5% were in low income for one year, 3.5% for all six years. At 2.8, the average number of years in low income for children was about the same as the average for all persons.

Chart 8.3
Proportion Experiencing Low Income at Some Time Between 1993 and 1998

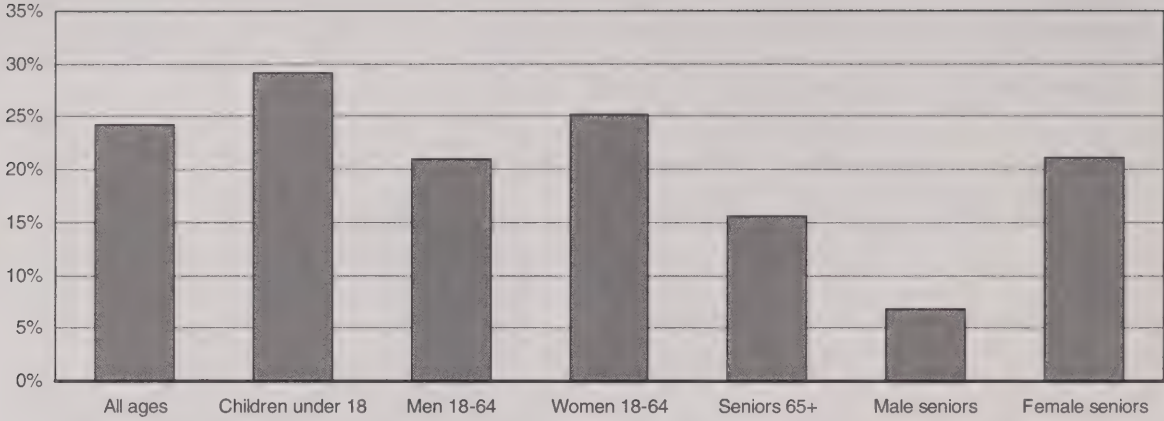


Table 8.1

Persons in Low Income After Tax (92 LICOs Base), Showing Prevalence and Estimated Number, Canada and Provinces, 1989-98

	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998
Prevalence of low income (%)										
CANADA										
All persons	10.2	11.0	12.2	12.2	13.1	12.5	13.2	14.2	13.7	12.2
Males	8.8	9.7	11.2	11.2	12.0	11.3	12.3	13.5	12.7	11.4
Females	11.5	12.4	13.3	13.2	14.3	13.7	14.1	15.0	14.7	13.0
Economic family persons	7.7	8.5	9.4	9.5	10.4	9.8	10.6	11.4	10.8	9.3
Males	6.8	7.5	8.6	8.6	9.3	8.8	9.8	10.7	9.9	8.6
Females	8.5	9.5	10.1	10.3	11.5	10.7	11.4	12.0	11.6	9.9
Elderly persons	3.1	2.3	2.4	2.4	3.3	2.1	1.7	2.5	3.2	3.0
Males	3.3	2.4	2.5	2.4	3.5	1.9	1.8	2.3	2.9	2.6
Females	2.9	2.0	2.4	2.4	3.1	2.2	1.6	2.7	3.6	3.5
Persons under 18 years of age ¹	11.8	13.2	14.4	14.3	15.9	15.0	16.5	17.2	16.3	14.1
In two-parent families ²	7.0	7.8	8.8	8.3	9.9	9.3	10.8	11.5	10.8	8.3
In female-lone parent families ²	48.0	50.6	53.8	47.8	48.6	48.7	51.5	52.7	50.6	45.3
In all other economic families ²	16.9	21.2	18.6	22.2	19.8	25.9	21.7	22.8	21.4	22.5
Persons 18 to 64 years of age	6.4	7.2	8.1	8.3	8.9	8.6	9.3	10.1	9.4	8.1
Males	5.0	5.7	6.7	6.7	7.2	7.2	8.0	8.8	7.9	6.8
Females	7.7	8.6	9.4	9.8	10.5	9.9	10.5	11.3	10.8	9.3
Unattached individuals	27.8	28.2	30.8	30.5	30.9	30.4	30.5	32.5	32.0	30.3
Males	23.1	24.9	28.2	28.5	29.0	27.5	29.1	30.9	30.2	28.3
Females	32.0	31.3	33.2	32.6	32.8	33.4	31.9	34.1	33.8	32.2
Elderly persons	27.3	26.9	26.9	24.3	26.3	20.7	21.1	23.7	21.6	20.8
Males	16.7	19.3	21.0	15.6	19.0	12.1	11.9	17.6	16.6	17.4
Females	30.7	29.3	28.9	27.1	28.8	23.6	24.2	25.8	23.5	22.1
Persons < 65 years of age	27.9	28.7	32.2	32.7	32.7	34.0	34.0	36.0	36.1	33.9
Males	24.1	25.8	29.4	30.4	30.6	29.9	31.9	33.3	32.7	30.3
Females	32.9	32.6	35.9	36.2	35.6	40.1	37.0	39.8	40.9	38.8
Estimated number ('000)										
All persons	2,729	3,010	3,385	3,429	3,744	3,612	3,868	4,186	4,072	3,669
Males	1,173	1,313	1,535	1,560	1,691	1,619	1,785	1,960	1,869	1,693
Females	1,556	1,697	1,850	1,868	2,052	1,993	2,083	2,227	2,203	1,976
Economic family persons	1,797	2,018	2,255	2,313	2,565	2,446	2,686	2,892	2,755	2,381
Males	802	885	1,031	1,037	1,134	1,092	1,231	1,349	1,254	1,097
Females	995	1,133	1,223	1,275	1,431	1,354	1,454	1,543	1,501	1,284
Elderly persons	60	45	50	51	71	47	40	58	76	74
Males	33	25	26	26	38	22	21	27	35	32
Females	27	19	24	25	32	25	18	30	42	42
Persons under 18 years of age ¹	786	893	986	988	1,106	1,048	1,158	1,218	1,152	989
In two-parent families ²	401	447	505	475	563	541	630	678	632	478
In female-lone parent families ²	344	396	445	466	495	434	476	477	451	432
In all other economic families ²	30	46	34	43	42	63	48	54	52	62
Persons 18 to 64 years of age	951	1,081	1,219	1,274	1,389	1,351	1,488	1,616	1,527	1,318
Males	367	419	493	499	544	548	626	682	623	536
Females	584	662	726	775	845	803	862	934	903	782
Unattached individuals	932	991	1,130	1,116	1,178	1,166	1,182	1,295	1,317	1,288
Males	371	428	503	523	557	527	553	611	615	596
Females	561	563	627	593	621	640	628	684	702	692
Elderly persons	247	260	265	234	275	217	220	265	249	245
Males	36	46	52	37	51	32	31	51	52	56
Females	211	214	214	197	224	185	189	214	197	189
Persons < 65 years of age	685	731	865	882	903	950	962	1,029	1,067	1,043
Males	335	382	452	486	506	495	522	560	563	540
Females	350	349	413	396	397	455	439	470	505	503

¹ Includes persons under 18 years of age in elderly families.² Excludes elderly families.

Table 8.1

Persons in Low Income After Tax (92 LICOs Base), Showing Prevalence and Estimated Number, Canada and Provinces, 1989-98

	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998
NEWFOUNDLAND										
	Prevalence of low income (%)									
All persons	10.1	11.9	11.7	14.6	13.0	14.0	15.7	14.2	13.3	13.7
Males	9.0	10.0	10.7	13.8	12.4	12.9	14.4	14.3	13.5	13.7
Females	11.2	13.7	12.8	15.4	13.7	15.1	16.9	14.0	13.1	13.7
Economic family persons	9.3	11.1	10.5	13.5	11.4	13.1	14.6	12.8	11.4	11.8
Males	8.5	9.3	9.4	12.5	10.4	12.1	13.4	12.9	11.6	11.9
Females	10.1	12.9	11.6	14.4	12.4	14.2	15.8	12.7	11.2	11.6
Elderly persons	--	--	--	--	--	--	--	--	--	--
Males	--	--	--	--	--	--	--	--	--	--
Females	--	--	--	--	--	--	--	--	--	--
Persons under 18 years of age ¹	14.3	17.1	15.2	19.8	16.5	18.9	20.6	19.4	18.1	18.5
In two-parent families ²	10.3	12.2	11.2	14.1	11.9	14.0	15.4	15.4	12.8	13.6
In female-lone parent families ²	57.1	69.5	63.6	64.8	57.7	58.5	65.4	63.8	63.5	57.9
In all other economic families ²	--	--	--	--	--	--	--	--	--	--
Persons 18 to 64 years of age	7.7	9.4	9.3	11.8	10.3	12.1	13.9	11.8	10.1	10.7
Males	6.0	7.4	8.1	10.4	8.9	10.9	12.6	10.8	9.1	10.0
Females	9.3	11.3	10.6	13.2	11.8	13.3	15.3	12.7	11.1	11.4
Unattached individuals	24.5	24.5	30.8	29.2	33.9	27.1	31.3	29.9	35.1	35.7
Males	18.0	23.5	31.3	31.0	37.3	26.8	31.9	31.3	35.0	35.5
Females	30.6	25.4	30.2	27.4	30.3	27.3	30.7	28.5	35.1	35.9
Elderly persons	--	--	--	--	--	--	--	--	--	--
Males	--	--	--	--	--	--	--	--	--	--
Females	--	--	--	--	--	--	--	--	--	--
Persons < 65 years of age	25.4	25.8	36.8	33.6	43.5	35.7	49.6	41.4	48.8	47.6
Males	--	24.9	36.1	34.4	42.6	33.8	39.9	37.1	40.8	42.0
Females	33.8	--	37.6	32.4	44.9	38.1	61.8	47.0	61.0	54.8
	Estimated number ('000)									
All persons	58	68	68	84	75	80	89	79	73	75
Males	26	29	31	40	36	37	41	40	37	37
Females	32	39	37	44	39	43	48	39	36	38
Economic family persons	50	60	57	72	61	71	77	66	58	59
Males	23	25	26	34	28	33	36	33	29	30
Females	27	35	31	38	33	38	41	33	28	29
Elderly persons	--	--	--	--	--	--	--	--	--	--
Males	--	--	--	--	--	--	--	--	--	--
Females	--	--	--	--	--	--	--	--	--	--
Persons under 18 years of age ¹	24	28	24	30	25	28	28	26	23	23
In two-parent families ²	15	17	16	18	15	18	18	18	14	14
In female-lone parent families ²	8	9	7	11	8	8	10	8	9	8
In all other economic families ²	--	--	--	--	--	--	--	--	--	--
Persons 18 to 64 years of age	26	32	32	40	36	42	49	39	34	35
Males	10	13	14	18	15	19	22	18	15	16
Females	16	19	18	23	20	23	27	21	19	19
Unattached individuals	8	8	11	12	14	9	11	13	16	16
Males	3	4	5	6	8	4	5	7	8	7
Females	5	4	6	6	6	5	6	6	8	9
Elderly persons	--	--	--	--	--	--	--	--	--	--
Males	--	--	--	--	--	--	--	--	--	--
Females	--	--	--	--	--	--	--	--	--	--
Persons < 65 years of age	5	6	10	10	13	8	11	13	16	15
Males	--	3	5	6	7	4	5	7	8	7
Females	3	--	4	4	5	4	6	6	8	7

¹ Includes persons under 18 years of age in elderly families.² Excludes elderly families.

Table 8.1

Persons in Low Income After Tax (92 LICOs Base), Showing Prevalence and Estimated Number, Canada and Provinces, 1989-98

	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998
Prevalence of low income (%)										
PRINCE EDWARD ISLAND										
All persons	6.9	6.6	8.5	7.3	5.0	6.4	7.6	10.0	8.6	7.4
Males	5.8	6.0	7.8	7.1	4.9	5.9	6.7	8.8	7.2	7.5
Females	8.0	7.2	9.1	7.6	5.2	6.8	8.4	11.0	10.0	7.3
Economic family persons	4.5	5.1	6.1	5.4	3.0	4.5	5.6	7.4	6.0	5.0
Males	3.8	4.9	5.6	4.5	2.8	3.6	4.5	6.1	4.4	4.9
Females	5.1	5.3	6.7	6.2	3.2	5.3	6.5	8.8	7.6	5.1
Elderly persons	--	--	--	--	--	--	--	--	--	--
Males	--	--	--	--	--	--	--	--	--	--
Females	--	--	--	--	--	--	--	--	--	--
Persons under 18 years of age ¹	7.0	7.7	10.5	9.7	4.8	7.6	9.0	11.7	10.4	7.1
In two-parent families ²	5.2	--	6.6	6.1	--	--	5.4	8.3	--	--
In female-lone parent families ²	--	--	40.7	--	--	38.7	--	--	44.3	--
In all other economic families ²	--	--	--	--	--	--	--	--	--	--
Persons 18 to 64 years of age	3.8	4.3	4.8	3.7	2.6	3.5	4.7	6.2	4.7	4.3
Males	--	--	--	--	--	--	--	5.5	--	--
Females	4.6	5.2	6.3	4.8	--	4.8	5.8	6.8	6.1	5.0
Unattached individuals	30.0	19.4	29.1	23.4	22.5	20.7	25.6	30.5	28.1	24.8
Males	--	--	30.0	28.9	23.9	25.0	27.7	32.9	28.2	26.3
Females	30.4	22.4	28.4	--	21.3	--	23.7	28.5	27.9	23.2
Elderly persons	--	--	--	--	--	--	--	--	--	--
Males	--	--	--	--	--	--	--	--	--	--
Females	--	--	--	--	--	--	--	--	--	--
Persons < 65 years of age	34.6	23.2	38.1	32.7	32.9	28.2	32.7	39.7	36.7	32.4
Males	--	--	34.8	34.3	30.7	29.6	31.2	38.9	31.8	28.9
Females	--	--	42.0	--	--	--	--	40.8	45.2	38.7
Estimated number ('000)										
All persons	9	9	11	10	7	9	10	14	12	10
Males	4	4	5	5	3	4	5	6	5	5
Females	5	5	6	5	3	5	6	8	7	5
Economic family persons	5	6	7	6	4	5	7	9	7	6
Males	2	3	3	3	2	2	3	4	3	3
Females	3	3	4	4	2	3	4	5	5	3
Elderly persons	--	--	--	--	--	--	--	--	--	--
Males	--	--	--	--	--	--	--	--	--	--
Females	--	--	--	--	--	--	--	--	--	--
Persons under 18 years of age ¹	2	3	4	3	2	3	3	4	4	2
In two-parent families ²	2	--	2	2	--	--	2	2	--	--
In female-lone parent families ²	--	--	2	--	--	2	--	--	2	--
In all other economic families ²	--	--	0	--	--	--	--	--	--	--
Persons 18 to 64 years of age	3	3	3	3	2	3	3	5	3	3
Males	--	--	--	--	--	--	--	2	--	--
Females	2	2	2	2	--	2	2	3	2	2
Unattached individuals	4	3	4	3	3	3	3	5	4	4
Males	--	--	2	2	2	2	2	2	2	2
Females	2	2	2	--	2	--	2	2	2	2
Elderly persons	--	--	--	--	--	--	--	--	--	--
Males	--	--	--	--	--	--	--	--	--	--
Females	--	--	--	--	--	--	--	--	--	--
Persons < 65 years of age	3	2	3	3	3	3	3	4	4	4
Males	--	--	2	2	2	2	2	2	2	2
Females	--	--	2	--	--	--	--	2	2	2

¹ Includes persons under 18 years of age in elderly families.² Excludes elderly families.

Table 8.1

Persons in Low Income After Tax (92 LICOs Base), Showing Prevalence and Estimated Number, Canada and Provinces, 1989-98

	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998
Prevalence of low income (%)										
NOVA SCOTIA										
All persons	10.0	8.4	10.1	10.5	12.3	12.6	13.4	13.5	13.9	13.8
Males	8.4	7.0	8.1	9.8	11.4	12.2	13.2	10.9	11.0	11.0
Females	11.5	9.8	12.1	11.2	13.1	13.0	13.6	16.0	16.7	16.4
Economic family persons	7.6	7.0	8.5	7.7	10.7	10.3	11.1	10.8	11.3	10.7
Males	6.3	5.5	7.0	6.8	9.6	9.6	10.2	8.5	9.1	8.9
Females	8.9	8.4	10.1	8.5	11.9	10.9	12.0	12.9	13.5	12.5
Elderly persons	--	--	--	--	--	--	--	--	--	--
Males	--	--	--	--	--	--	--	--	--	--
Females	--	--	--	--	--	--	--	--	--	--
Persons under 18 years of age ¹	11.9	10.9	14.3	11.8	17.7	15.9	18.1	17.4	19.0	15.7
In two-parent families ²	6.1	4.2	7.0	4.9	8.4	8.3	9.6	8.6	7.4	6.0
In female-lone parent families ²	50.2	49.6	58.0	52.1	64.5	54.1	63.4	64.2	71.8	67.9
In all other economic families ²	--	--	--	--	--	--	--	--	--	--
Persons 18 to 64 years of age	6.4	6.1	7.1	6.9	9.2	9.4	9.6	9.5	9.3	10.0
Males	5.0	4.2	5.3	5.2	7.1	7.5	7.5	6.5	6.5	7.5
Females	7.7	7.9	8.9	8.5	11.3	11.2	11.5	12.3	11.9	12.3
Unattached individuals	29.3	19.6	23.8	32.7	23.8	29.9	32.2	32.6	30.1	32.0
Males	28.0	18.5	20.0	34.3	26.0	31.8	37.6	29.3	24.1	24.7
Females	30.2	20.6	26.6	31.3	21.9	28.1	26.9	35.4	35.1	38.2
Elderly persons	18.6	--	15.8	19.1	14.9	--	--	14.6	10.5	11.1
Males	--	--	--	--	--	--	--	--	--	--
Females	21.3	--	17.8	22.5	15.8	--	--	18.3	14.2	--
Persons < 65 years of age	34.9	24.1	28.5	39.9	28.2	40.5	42.9	41.3	39.4	40.4
Males	32.5	22.1	22.8	40.7	28.8	36.9	44.3	35.1	29.8	28.8
Females	37.5	27.0	34.7	38.8	27.3	45.8	40.7	48.7	50.3	53.4
Estimated number ('000)										
All persons	88	75	91	96	112	116	124	124	128	127
Males	37	31	36	44	51	56	60	49	50	50
Females	52	45	55	52	61	60	64	75	79	77
Economic family persons	60	55	69	62	87	84	91	86	90	85
Males	25	21	28	27	38	39	41	34	36	35
Females	35	34	41	34	48	45	50	52	54	50
Elderly persons	--	--	--	--	--	--	--	--	--	--
Males	--	--	--	--	--	--	--	--	--	--
Females	--	--	--	--	--	--	--	--	--	--
Persons under 18 years of age ¹	27	24	32	26	39	35	40	38	41	33
In two-parent families ²	12	8	13	9	15	15	17	15	13	10
In female-lone parent families ²	12	14	18	16	23	18	22	21	25	20
In all other economic families ²	--	--	--	--	--	--	--	--	--	--
Persons 18 to 64 years of age	32	30	36	35	47	48	50	48	47	50
Males	12	10	13	13	18	19	19	16	16	18
Females	19	20	23	22	29	29	31	32	31	32
Unattached individuals	28	20	22	34	25	32	33	38	38	43
Males	12	9	8	17	13	17	19	15	14	15
Females	17	11	14	17	12	16	14	23	24	27
Elderly persons	6	--	5	7	5	--	--	6	4	4
Males	--	--	--	--	--	--	--	--	--	--
Females	5	--	5	6	4	--	--	5	4	--
Persons < 65 years of age	22	17	17	27	20	30	30	32	34	38
Males	11	9	7	16	12	16	19	15	14	14
Females	11	8	10	12	8	14	11	17	20	24

¹ Includes persons under 18 years of age in elderly families.² Excludes elderly families.

Table 8.1

Persons in Low Income After Tax (92 LICOs Base), Showing Prevalence and Estimated Number, Canada and Provinces, 1989-98

	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998
NEW BRUNSWICK										
Prevalence of low income (%)										
All persons	10.0	10.2	10.0	10.0	10.3	11.8	11.9	10.7	11.4	10.5
Males	8.9	9.0	9.0	9.4	9.4	10.4	11.1	9.9	10.6	10.1
Females	11.1	11.4	11.1	10.6	11.1	13.1	12.7	11.5	12.2	10.8
Economic family persons	8.4	8.5	8.6	8.1	8.5	9.5	10.8	8.8	9.6	8.5
Males	7.6	7.3	7.5	7.3	7.5	8.6	10.1	7.7	8.4	7.8
Females	9.1	9.6	9.6	9.0	9.5	10.4	11.6	9.9	10.8	9.2
Elderly persons	--	--	--	--	--	--	--	--	--	--
Males	--	--	--	--	--	--	--	--	--	--
Females	--	--	--	--	--	--	--	--	--	--
Persons under 18 years of age ¹	13.1	13.3	14.6	12.4	14.0	15.1	19.5	13.9	14.0	13.8
In two-parent families ²	6.8	6.7	7.9	5.9	7.0	7.8	11.7	7.0	6.4	6.8
In female-lone parent families ²	58.0	54.8	56.6	64.6	64.3	57.3	64.1	60.0	58.7	50.5
In all other economic families ²	--	--	--	--	--	--	--	--	--	--
Persons 18 to 64 years of age	7.2	7.5	7.0	7.4	7.3	8.5	8.8	7.8	9.1	7.6
Males	5.8	5.8	5.3	5.9	5.8	6.4	7.1	5.9	6.9	6.0
Females	8.6	9.1	8.6	8.8	8.8	10.5	10.3	9.6	11.2	9.1
Unattached individuals	26.3	26.8	24.1	27.1	26.6	28.6	21.0	27.4	27.3	27.1
Males	23.4	25.8	24.0	28.9	27.9	24.3	20.6	30.6	31.0	31.2
Females	28.6	27.8	24.2	25.3	25.3	32.6	21.3	24.8	24.0	23.5
Elderly persons	18.8	18.8	14.7	13.9	13.8	15.3	--	11.4	--	9.5
Males	--	--	--	--	--	--	--	--	--	--
Females	20.7	17.4	--	16.7	14.7	16.7	--	--	--	11.6
Persons < 65 years of age	29.9	30.5	28.4	33.1	34.0	35.5	30.1	34.7	37.1	36.0
Males	25.6	26.2	26.6	33.1	31.5	27.3	25.5	32.9	34.9	35.8
Females	35.3	37.1	30.5	33.0	38.2	47.0	36.2	37.3	40.7	36.3
Estimated number ('000)										
All persons	72	75	74	74	77	88	89	80	85	78
Males	32	33	33	34	35	38	41	36	39	37
Females	41	42	41	40	42	49	48	44	46	41
Economic family persons	55	56	57	54	57	63	73	59	64	56
Males	25	24	25	24	25	28	34	26	28	26
Females	30	32	32	30	32	35	39	33	36	31
Elderly persons	--	--	--	--	--	--	--	--	--	--
Males	--	--	--	--	--	--	--	--	--	--
Females	--	--	--	--	--	--	--	--	--	--
Persons under 18 years of age ¹	25	25	27	22	25	27	34	24	24	23
In two-parent families ²	11	10	12	9	11	11	17	10	9	9
In female-lone parent families ²	13	13	13	12	14	13	16	13	14	12
In all other economic families ²	--	--	--	--	--	--	--	--	--	--
Persons 18 to 64 years of age	30	31	29	31	31	36	38	33	39	33
Males	12	12	11	12	12	13	15	12	14	12
Females	18	19	18	19	19	23	23	21	25	20
Unattached individuals	17	18	17	20	20	25	16	21	21	22
Males	7	8	8	10	10	10	7	11	12	12
Females	10	10	9	9	10	15	9	10	10	10
Elderly persons	4	4	3	3	4	5	--	3	--	3
Males	--	--	--	--	--	--	--	--	--	--
Females	3	3	--	3	3	4	--	--	--	3
Persons < 65 years of age	13	14	14	17	16	20	15	18	20	19
Males	6	7	7	10	9	9	7	10	12	12
Females	7	7	7	6	7	11	8	8	8	7

¹ Includes persons under 18 years of age in elderly families.² Excludes elderly families.

Table 8.1

Persons in Low Income After Tax (92 LICOs Base), Showing Prevalence and Estimated Number, Canada and Provinces, 1989-98

	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998
Prevalence of low income (%)										
QUEBEC										
All persons	12.2	13.8	15.1	13.3	15.5	15.3	15.8	17.9	18.2	16.4
Males	10.2	11.9	14.1	11.7	14.3	14.1	14.5	16.8	16.8	15.1
Females	14.1	15.7	16.2	14.8	16.8	16.6	17.0	19.0	19.6	17.6
Economic family persons	8.6	9.7	11.3	9.5	12.0	11.3	11.7	13.9	14.4	12.0
Males	7.8	8.4	10.8	8.2	10.9	10.5	10.8	13.4	13.2	11.3
Females	9.5	11.0	11.8	10.8	13.1	12.1	12.6	14.4	15.6	12.8
Elderly persons	5.8	3.3	--	--	3.4	3.8	--	3.6	4.3	5.5
Males	6.7	--	--	--	--	--	--	--	--	5.6
Females	--	--	--	--	--	--	--	--	5.1	5.4
Persons under 18 years of age ¹	12.6	13.7	16.2	13.7	17.0	15.7	17.4	19.7	21.9	18.0
In two-parent families ²	7.4	7.7	10.9	6.3	11.4	9.8	11.6	13.9	15.6	10.5
In female-lone parent families ²	49.6	53.2	56.3	54.0	52.0	54.6	49.5	53.0	58.3	51.6
In all other economic families ²	--	--	--	--	--	--	26.8	--	--	33.1
Persons 18 to 64 years of age	7.3	8.8	10.3	8.6	11.1	10.4	10.7	12.9	12.7	10.6
Males	5.9	7.1	8.9	6.7	9.5	8.8	9.4	11.9	10.7	8.8
Females	8.7	10.4	11.7	10.5	12.5	11.9	11.9	13.8	14.6	12.3
Unattached individuals	38.0	38.8	39.8	38.8	38.1	39.7	39.2	39.6	38.6	39.0
Males	28.5	34.1	35.8	35.2	35.7	35.7	36.8	35.1	36.3	35.3
Females	46.7	43.1	43.6	42.4	40.4	43.6	41.3	43.9	40.9	42.5
Elderly persons	51.0	47.9	36.4	38.9	31.1	33.4	34.3	39.5	35.6	36.3
Males	34.4	36.1	--	30.6	22.1	--	--	26.4	25.3	26.8
Females	56.0	51.4	39.8	41.4	34.3	37.3	40.4	43.8	39.2	39.8
Persons < 65 years of age	33.1	35.8	41.0	38.8	40.9	41.9	40.8	39.6	39.7	40.0
Males	27.6	33.8	37.3	35.9	38.1	37.8	39.9	36.4	38.1	36.8
Females	40.5	38.3	45.9	43.1	44.9	47.5	41.9	44.0	41.9	44.2
Estimated number ('000)										
All persons	830	956	1,060	941	1,111	1,102	1,143	1,302	1,331	1,200
Males	343	407	487	410	504	499	520	602	606	545
Females	487	550	573	531	608	603	623	700	725	655
Economic family persons	519	576	688	585	746	697	724	854	887	742
Males	232	249	326	249	334	319	332	405	401	345
Females	287	327	362	337	412	379	392	449	485	397
Elderly persons	27	15	--	--	17	21	--	20	24	32
Males	16	--	--	--	--	--	--	--	--	16
Females	--	--	--	--	--	--	--	--	14	15
Persons under 18 years of age ¹	205	226	272	232	287	266	291	330	360	293
In two-parent families ²	104	108	156	86	161	139	159	192	211	138
In female-lone parent families ²	91	105	108	141	117	112	117	126	130	123
In all other economic families ²	--	--	--	--	--	--	15	--	--	20
Persons 18 to 64 years of age	287	335	403	339	442	411	422	504	503	417
Males	113	133	170	127	185	169	182	225	206	169
Females	174	203	233	212	256	242	240	279	297	248
Unattached individuals	312	380	371	355	365	404	419	448	444	458
Males	111	158	161	161	170	181	187	197	205	200
Females	200	222	210	194	195	224	232	251	240	259
Elderly persons	114	117	86	90	85	87	92	117	110	114
Males	18	21	--	16	16	--	--	19	20	22
Females	97	97	73	74	69	73	81	98	89	92
Persons < 65 years of age	197	263	285	265	280	318	327	331	335	344
Males	94	137	148	145	154	167	177	178	184	177
Females	104	126	137	120	126	151	150	153	151	167

¹ Includes persons under 18 years of age in elderly families.² Excludes elderly families.

Table 8.1

Persons in Low Income After Tax (92 LICOs Base), Showing Prevalence and Estimated Number, Canada and Provinces, 1989-98

	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998
Prevalence of low income (%)										
ONTARIO										
All persons	7.8	8.7	10.1	10.2	11.5	10.2	11.6	12.2	11.3	10.1
Males	6.9	7.6	8.9	9.5	10.6	9.1	10.6	11.8	10.6	9.5
Females	8.7	9.9	11.3	10.8	12.4	11.2	12.5	12.7	11.9	10.7
Economic family persons	5.7	6.9	7.8	8.0	9.2	8.2	9.4	10.0	8.9	7.9
Males	5.3	6.1	6.9	7.4	8.1	7.3	8.4	9.5	8.3	7.2
Females	6.2	7.6	8.8	8.6	10.2	9.0	10.3	10.5	9.4	8.6
Elderly persons	2.1	2.1	2.9	1.8	3.7	1.7	--	--	2.8	2.1
Males	--	--	--	--	3.9	--	--	--	--	--
Females	--	--	--	--	--	--	--	--	--	--
Persons under 18 years of age ¹	9.3	11.3	12.8	12.0	14.7	13.2	15.2	15.8	14.0	12.9
In two-parent families ²	5.6	6.9	6.4	7.3	9.3	8.5	9.6	9.9	8.8	7.4
In female-lone parent families ²	39.5	45.6	53.0	38.2	42.5	41.0	49.9	53.9	47.7	46.0
In all other economic families ²	--	--	--	24.2	--	24.7	21.5	19.4	18.9	16.7
Persons 18 to 64 years of age	4.6	5.5	6.3	7.1	7.5	6.9	8.0	8.7	7.6	6.7
Males	3.6	4.2	4.9	5.9	5.8	5.9	6.9	7.4	6.4	5.5
Females	5.6	6.8	7.7	8.3	9.1	7.9	9.1	10.0	8.8	7.7
Unattached individuals	22.3	22.4	25.5	24.9	26.9	24.6	27.6	28.6	28.2	25.4
Males	19.2	19.3	23.5	24.0	26.2	21.6	26.6	28.8	27.3	25.6
Females	24.9	25.3	27.3	25.8	27.6	27.5	28.6	28.4	29.2	25.2
Elderly persons	17.6	20.1	24.8	19.1	28.5	14.0	20.5	20.0	19.0	15.6
Males	--	--	21.0	--	25.1	--	--	14.7	15.6	15.7
Females	20.0	22.4	26.1	22.2	29.6	16.1	23.3	21.7	20.2	15.6
Persons < 65 years of age	24.0	23.4	25.8	27.1	26.2	28.7	30.4	32.3	32.2	29.4
Males	20.7	20.5	24.0	26.3	26.4	23.8	29.0	31.4	29.5	27.5
Females	28.0	27.5	28.1	28.3	26.1	35.9	32.5	33.6	36.0	32.0
Estimated number ('000)										
All persons	781	892	1,049	1,075	1,235	1,111	1,284	1,365	1,275	1,156
Males	342	384	458	498	562	491	582	649	594	536
Females	440	507	591	577	674	620	702	716	681	620
Economic family persons	500	614	709	741	857	784	911	981	883	793
Males	230	270	310	341	375	348	405	462	409	358
Females	270	344	398	400	481	436	506	519	474	435
Elderly persons	15	15	22	15	30	15	--	--	26	20
Males	--	--	--	--	17	--	--	--	--	--
Females	--	--	--	--	--	--	--	--	--	--
Persons under 18 years of age ¹	227	281	321	307	380	347	402	424	378	348
In two-parent families ²	117	145	135	154	192	183	214	221	200	164
In female-lone parent families ²	99	125	172	136	178	138	169	182	158	163
In all other economic families ²	--	--	--	16	--	23	16	19	17	19
Persons 18 to 64 years of age	257	318	366	419	446	422	496	543	479	425
Males	98	117	138	168	165	173	205	222	195	171
Females	160	201	227	252	281	249	291	321	284	254
Unattached individuals	282	278	340	334	379	327	373	384	392	363
Males	111	114	147	157	187	143	177	187	185	179
Females	170	163	193	177	192	184	196	197	207	185
Elderly persons	61	73	95	71	114	52	78	81	79	65
Males	--	--	20	--	25	--	--	15	17	17
Females	53	62	75	64	90	46	67	66	62	48
Persons < 65 years of age	220	205	245	263	264	275	295	303	313	298
Males	103	104	128	149	162	136	166	172	168	161
Females	117	101	118	113	103	139	129	131	145	137

¹ Includes persons under 18 years of age in elderly families.² Excludes elderly families.

Table 8.1

Persons in Low Income After Tax (92 LICOs Base), Showing Prevalence and Estimated Number, Canada and Provinces, 1989-98

	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998
Prevalence of low income (%)										
MANITOBA										
All persons	13.1	14.2	17.6	15.4	14.9	13.9	13.4	16.1	15.8	14.1
Males	11.7	12.5	16.7	14.3	14.1	12.4	12.1	14.1	13.9	12.6
Females	14.5	15.8	18.4	16.5	15.6	15.4	14.7	18.0	17.7	15.5
Economic family persons	10.6	11.7	14.8	11.8	11.7	10.4	10.9	12.9	12.7	10.6
Males	9.5	10.7	13.7	11.0	11.1	9.1	9.8	11.5	11.6	9.6
Females	11.6	12.6	15.8	12.6	12.3	11.7	12.0	14.3	13.7	11.5
Elderly persons	--	--	--	--	--	--	--	--	--	--
Males	--	--	--	--	--	--	--	--	--	--
Females	--	--	--	--	--	--	--	--	--	--
Persons under 18 years of age ¹	18.2	18.6	23.6	18.4	19.5	17.4	18.4	20.4	20.7	17.3
In two-parent families ²	10.8	12.7	16.9	13.8	12.2	9.9	12.6	15.0	15.1	12.4
In female-lone parent families ²	62.6	64.6	57.8	51.3	58.0	63.0	59.7	54.7	59.0	45.1
In all other economic families ²	--	--	--	--	--	--	--	--	--	--
Persons 18 to 64 years of age	7.9	9.6	12.1	9.9	9.4	8.5	9.1	10.5	10.3	8.6
Males	5.9	8.4	10.4	8.8	7.5	7.0	7.2	8.7	8.8	6.9
Females	9.9	10.7	13.7	11.0	11.2	9.8	10.8	12.3	11.8	10.1
Unattached individuals	29.1	30.1	33.0	37.9	33.2	36.3	31.8	34.0	32.6	33.4
Males	26.1	24.8	33.8	36.3	31.5	34.4	30.7	30.8	26.9	29.9
Females	31.8	34.8	32.3	39.3	34.9	38.2	32.7	36.7	37.6	36.7
Elderly persons	18.1	24.4	24.4	23.2	21.2	26.3	18.9	21.9	23.4	21.7
Males	--	--	--	--	--	--	--	--	--	--
Females	21.7	30.9	26.6	25.7	25.2	29.5	19.8	25.3	27.1	23.6
Persons < 65 years of age	34.0	33.2	37.4	44.5	38.5	41.6	39.4	41.1	37.9	39.8
Males	29.6	29.4	37.6	40.6	35.6	38.2	34.4	36.0	30.6	33.2
Females	40.4	38.9	37.1	49.6	42.8	46.6	46.0	47.6	47.4	49.1
Estimated number ('000)										
All persons	138	150	187	165	160	150	145	175	171	153
Males	61	66	88	76	75	66	65	76	75	68
Females	77	84	98	89	85	84	80	99	97	85
Economic family persons	96	107	133	108	107	97	104	119	116	98
Males	43	49	62	51	50	42	47	53	54	44
Females	53	58	71	58	56	55	57	66	63	53
Elderly persons	--	--	--	--	--	--	--	--	--	--
Males	--	--	--	--	--	--	--	--	--	--
Females	--	--	--	--	--	--	--	--	--	--
Persons under 18 years of age ¹	49	50	65	49	53	48	50	56	56	47
In two-parent families ²	24	29	38	31	26	23	29	34	33	28
In female-lone parent families ²	23	20	23	17	24	20	19	16	17	14
In all other economic families ²	--	--	--	--	--	--	--	--	--	--
Persons 18 to 64 years of age	44	53	66	55	52	48	53	59	58	48
Males	16	23	28	24	20	19	21	24	24	19
Females	28	31	38	31	32	29	32	35	34	29
Unattached individuals	41	44	54	56	53	53	41	56	55	55
Males	18	17	27	25	25	24	18	23	21	24
Females	24	27	27	31	28	29	23	33	34	32
Elderly persons	8	13	13	11	10	13	9	13	14	13
Males	--	--	--	--	--	--	--	--	--	--
Females	7	12	10	9	9	11	7	11	12	10
Persons < 65 years of age	33	31	40	45	43	40	32	43	41	43
Males	17	16	24	23	24	22	16	21	19	21
Females	16	15	17	22	19	18	16	22	22	22

¹ Includes persons under 18 years of age in elderly families.² Excludes elderly families.

Table 8.1

Persons in Low Income After Tax (92 LICOs Base), Showing Prevalence and Estimated Number, Canada and Provinces, 1989-98

	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998
SASKATCHEWAN										
	Prevalence of low income (%)									
All persons	11.8	12.4	13.2	13.7	13.0	12.0	12.4	12.3	10.8	9.7
Males	10.9	11.7	12.5	13.0	11.9	11.4	11.1	11.2	9.6	9.0
Females	12.6	13.2	13.8	14.4	14.0	12.7	13.7	13.4	12.0	10.3
Economic family persons	9.8	11.0	11.4	11.7	11.4	10.4	11.2	9.4	8.0	6.8
Males	8.7	10.3	10.1	10.3	10.2	9.5	10.0	8.2	6.9	5.8
Females	10.9	11.8	12.7	13.0	12.6	11.3	12.4	10.7	9.1	7.7
Elderly persons	--	--	--	--	--	--	--	--	--	--
Males	--	--	--	--	--	--	--	--	--	--
Females	--	--	--	--	--	--	--	--	--	--
Persons under 18 years of age ¹	15.6	16.3	17.3	18.8	18.2	16.8	18.5	15.9	12.2	10.1
In two-parent families ²	9.9	11.2	11.6	11.9	10.2	9.3	12.0	7.9	7.7	8.3
In female-lone parent families ²	56.8	51.9	59.1	56.5	56.8	54.8	59.2	53.6	34.3	18.5
In all other economic families ²	--	35.9	--	--	36.3	42.5	37.2	--	--	--
Persons 18 to 64 years of age	8.1	9.8	10.1	9.6	9.5	8.6	9.1	7.2	6.9	5.9
Males	6.2	8.6	8.0	7.2	7.4	6.5	7.2	5.2	5.7	4.7
Females	9.9	10.9	12.1	11.9	11.5	10.7	11.0	9.1	8.1	7.0
Unattached individuals	24.9	22.1	24.4	26.3	23.0	23.0	20.7	27.1	25.3	23.9
Males	26.3	21.6	28.5	29.6	23.0	24.4	19.4	27.5	23.8	25.1
Females	23.7	22.5	20.6	22.9	23.0	21.7	21.9	26.8	26.7	22.8
Elderly persons	10.5	--	--	5.4	8.6	--	--	5.6	8.1	6.9
Males	--	--	--	--	--	--	--	--	--	--
Females	10.9	--	--	--	9.9	--	--	6.7	9.3	6.5
Persons < 65 years of age	32.3	31.7	36.2	37.2	30.8	32.8	30.0	38.6	34.9	33.0
Males	29.6	26.0	34.6	35.2	27.3	28.6	23.9	34.3	29.2	30.5
Females	36.6	40.4	38.5	40.4	36.6	39.7	38.8	44.5	42.9	36.4
Estimated number ('000)										
All persons	114	120	127	132	126	117	121	120	106	95
Males	53	56	60	63	58	55	54	54	47	44
Females	61	64	67	70	68	62	67	66	59	51
Economic family persons	83	93	96	97	95	88	95	77	66	55
Males	37	43	43	43	42	40	42	33	28	24
Females	46	49	53	54	53	48	52	44	37	31
Elderly persons	--	--	--	--	--	--	--	--	--	--
Males	--	--	--	--	--	--	--	--	--	--
Females	--	--	--	--	--	--	--	--	--	--
Persons under 18 years of age ¹	42	44	46	50	48	45	49	41	32	26
In two-parent families ²	23	26	27	26	22	20	27	16	16	17
In female-lone parent families ²	17	14	17	22	23	20	19	23	15	9
In all other economic families ²	--	3	--	--	3	4	3	--	--	--
Persons 18 to 64 years of age	39	47	49	46	46	42	45	34	33	28
Males	15	20	19	17	17	15	17	12	13	11
Females	25	27	30	29	29	27	28	22	20	17
Unattached individuals	31	27	31	36	30	29	26	43	40	39
Males	16	13	18	20	15	15	11	21	18	20
Females	15	14	14	15	15	14	14	22	22	19
Elderly persons	4	--	--	3	4	--	--	3	5	4
Males	--	--	--	--	--	--	--	--	--	--
Females	4	--	--	--	3	--	--	3	4	3
Persons < 65 years of age	27	25	30	33	26	27	24	40	35	35
Males	15	12	17	19	15	15	11	21	17	19
Females	12	13	13	14	12	12	13	19	18	17

¹ Includes persons under 18 years of age in elderly families.² Excludes elderly families.

Table 8.1

Persons in Low Income After Tax (92 LICOs Base), Showing Prevalence and Estimated Number, Canada and Provinces, 1989-98

	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998
ALBERTA										
Prevalence of low income (%)										
All persons	12.4	12.2	12.9	16.4	14.1	12.9	13.8	13.7	13.3	11.9
Males	11.1	11.4	12.1	15.0	12.3	11.3	13.2	12.7	12.5	11.6
Females	13.6	13.1	13.8	17.7	16.0	14.5	14.4	14.7	14.1	12.3
Economic family persons	9.8	9.5	10.3	13.6	11.2	10.4	11.9	11.1	10.4	9.0
Males	8.6	8.7	10.0	12.7	9.9	9.0	11.7	10.0	9.6	8.7
Females	11.0	10.3	10.5	14.5	12.4	11.9	12.1	12.2	11.1	9.2
Elderly persons	--	--	--	--	--	--	--	3.7	--	--
Males	--	--	--	--	--	--	--	--	--	--
Females	--	--	--	--	--	--	--	--	--	--
Persons under 18 years of age ¹	14.3	14.8	15.1	20.5	16.4	14.7	17.4	17.1	14.6	12.9
In two-parent families ²	9.3	8.3	10.7	12.6	10.8	9.6	11.1	13.0	10.4	8.8
In female-lone parent families ²	53.7	54.3	51.6	59.9	49.7	50.5	58.3	42.1	37.6	35.6
In all other economic families ²	--	--	--	35.6	32.5	--	--	32.2	35.7	31.3
Persons 18 to 64 years of age	8.1	7.5	8.7	11.2	9.5	9.3	10.4	9.1	9.2	7.8
Males	6.6	5.9	7.9	9.1	7.6	7.5	8.6	8.3	8.3	7.3
Females	9.6	9.0	9.5	13.2	11.3	10.9	12.0	9.9	10.1	8.2
Unattached individuals	29.1	28.6	28.9	32.6	32.8	28.1	25.8	30.9	31.7	29.2
Males	26.6	25.7	23.8	27.4	27.1	24.6	22.5	29.2	29.5	26.8
Females	32.1	32.2	34.8	38.7	38.9	32.0	29.4	33.0	34.3	32.0
Elderly persons	26.6	25.7	25.8	30.8	24.9	16.9	8.9	11.8	10.9	13.9
Males	--	--	--	--	--	--	--	--	--	--
Females	31.4	29.8	29.9	35.2	28.3	17.7	10.2	12.3	--	13.7
Persons < 65 years of age	29.7	29.3	29.7	33.0	34.6	31.2	30.2	36.4	37.4	33.3
Males	28.0	26.9	24.8	28.3	28.4	25.8	24.3	31.7	31.7	28.5
Females	32.4	33.3	37.0	40.1	43.5	39.4	39.5	44.0	46.0	40.7
Estimated number ('000)										
All persons	306	309	333	428	375	345	375	376	373	343
Males	139	145	157	198	165	152	181	176	177	167
Females	167	164	176	230	210	193	194	200	197	176
Economic family persons	211	206	227	304	255	241	278	266	251	220
Males	92	93	110	141	113	103	136	119	116	106
Females	119	113	117	162	142	138	142	147	135	114
Elderly persons	--	--	--	--	--	--	--	7	--	--
Males	--	--	--	--	--	--	--	--	--	--
Females	--	--	--	--	--	--	--	--	--	--
Persons under 18 years of age ¹	98	103	107	146	119	105	125	124	107	97
In two-parent families ²	55	49	65	73	66	58	67	79	64	55
In female-lone parent families ²	38	49	40	64	45	43	53	34	30	31
In all other economic families ²	--	--	--	9	8	--	--	10	12	11
Persons 18 to 64 years of age	108	99	118	152	132	132	150	136	139	118
Males	43	38	52	60	52	52	60	60	60	54
Females	65	61	66	92	80	80	89	76	78	64
Unattached individuals	95	103	105	124	120	104	97	109	122	123
Males	46	52	47	56	52	49	44	57	61	61
Females	48	52	59	68	68	56	52	53	61	62
Elderly persons	17	18	20	22	18	14	7	9	9	12
Males	--	--	--	--	--	--	--	--	--	--
Females	15	15	16	18	15	11	6	7	--	9
Persons < 65 years of age	78	85	86	102	102	91	90	100	113	111
Males	44	49	43	52	49	45	44	54	58	57
Females	34	36	43	50	53	45	46	46	55	53

¹ Includes persons under 18 years of age in elderly families.² Excludes elderly families.

Table 8.1

Persons in Low Income After Tax (92 LICOs Base), Showing Prevalence and Estimated Number, Canada and Provinces, 1989-98

	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998
Prevalence of low income (%)										
BRITISH COLUMBIA										
All persons	10.4	10.9	11.5	12.3	13.1	13.5	13.1	14.5	13.3	11.1
Males	8.7	9.7	10.7	11.2	11.5	12.1	12.7	14.3	12.5	10.5
Females	12.1	12.0	12.3	13.3	14.7	14.9	13.4	14.7	14.2	11.6
Economic family persons	8.0	8.7	7.5	9.6	9.9	10.3	10.4	11.6	10.2	8.2
Males	6.9	7.6	7.0	8.7	8.5	9.1	9.9	11.3	9.3	7.9
Females	9.2	9.8	8.0	10.5	11.3	11.5	10.8	11.9	11.0	8.4
Elderly persons	--	--	--	--	4.9	--	--	--	4.4	--
Males	--	--	--	--	--	--	--	--	--	--
Females	--	--	--	--	--	--	--	--	--	--
Persons under 18 years of age ¹	11.3	13.8	11.1	14.7	15.2	17.0	15.6	16.9	14.3	10.9
In two-parent families ²	6.0	8.2	6.3	9.7	8.2	10.5	11.4	11.8	9.5	5.8
In female-lone parent families ²	51.6	48.5	47.0	41.8	48.6	49.0	42.9	49.9	47.5	40.6
In all other economic families ²	--	--	--	--	--	35.5	--	--	--	--
Persons 18 to 64 years of age	7.5	7.5	6.7	8.4	8.3	8.7	9.3	10.6	9.3	7.8
Males	5.8	6.2	5.7	6.8	6.5	7.2	8.6	9.3	7.9	6.6
Females	9.1	8.7	7.7	9.8	10.0	10.1	9.8	11.8	10.6	9.0
Unattached individuals	24.1	24.3	32.4	28.0	30.5	30.0	27.4	30.8	30.9	26.3
Males	19.0	22.7	29.6	24.9	27.0	27.0	27.1	30.2	29.2	23.3
Females	29.3	25.9	35.4	31.6	34.3	33.1	27.7	31.5	32.6	29.6
Elderly persons	25.4	21.7	32.9	20.5	26.1	25.9	18.9	22.6	18.2	18.0
Males	--	--	--	--	--	--	--	26.2	--	--
Females	28.8	20.1	32.7	23.1	32.4	32.4	20.4	21.1	18.3	18.9
Persons < 65 years of age	23.6	25.2	32.3	30.3	31.9	31.4	30.2	33.6	35.0	29.1
Males	19.4	22.1	29.2	26.4	29.4	29.8	29.0	30.8	31.2	24.5
Females	29.6	29.8	36.8	36.6	35.3	33.6	31.7	37.8	40.6	35.9
Estimated number ('000)										
All persons	332	356	386	425	467	494	489	552	517	432
Males	138	159	179	193	203	220	237	271	241	203
Females	194	197	207	231	263	274	252	281	276	229
Economic family persons	217	246	212	283	297	316	327	374	334	268
Males	92	107	98	126	126	138	155	180	151	127
Females	125	139	114	157	171	179	172	194	182	141
Elderly persons	--	--	--	--	15	--	--	--	15	--
Males	--	--	--	--	--	--	--	--	--	--
Females	--	--	--	--	--	--	--	--	--	--
Persons under 18 years of age ¹	86	109	89	120	127	146	136	150	127	97
In two-parent families ²	39	53	42	66	55	73	82	88	71	42
In female-lone parent families ²	42	46	45	46	61	61	50	54	50	50
In all other economic families ²	--	--	--	--	--	11	--	--	--	--
Persons 18 to 64 years of age	126	132	117	154	155	167	183	214	192	161
Males	48	53	47	60	59	66	82	90	78	65
Females	78	78	69	94	97	101	101	124	114	97
Unattached individuals	115	110	174	141	169	178	162	178	184	164
Males	46	52	81	67	77	82	82	91	90	76
Females	69	58	93	74	92	96	80	87	94	88
Elderly persons	29	27	40	25	34	39	28	33	27	28
Males	--	--	--	--	--	--	--	11	--	--
Females	24	18	30	20	29	35	21	22	19	21
Persons < 65 years of age	86	84	134	117	135	139	135	145	157	136
Males	41	44	72	63	73	78	76	79	82	69
Females	45	40	63	54	62	60	59	65	75	67

¹ Includes persons under 18 years of age in elderly families.² Excludes elderly families.

Table 8.2

Percentage of Persons in Low Income After Tax (92 LICOs Base) by Age, Sex and Educational Level, Showing Persistence of Low Income, Canada, Between 1993 to 1998

	Number of years in low income						
	0	1	2	3	4	5	6
ALL PERSONS							
Total – Age groups	75.8	8.0	4.8	3.0	2.9	2.2	3.3
Less than high school	69.8	8.7	4.8	3.9	4.4	2.9	5.5
High school diploma	77.6	7.2	5.1	2.5	1.8	2.2	3.6
Some post-secondary without degree, certificate or diploma	71.5	10.4	5.9	3.3	4.1	2.3	2.7
Non-university with certificate or diploma	82.0	7.0	4.2	2.5	1.8	1.3	1.2
University with degree or certificate	89.0	4.0	2.8	2.0	0.8	0.7	0.8
< 18 years of age	70.8	9.5	5.9	3.6	3.5	3.1	3.5
Less than high school	61.2	12.8	9.5	5.8	6.0	3.5	--
High school diploma	--	--	--	--	--	--	--
Some post-secondary without degree, certificate or diploma	50.2	--	--	--	--	--	--
Non-university with certificate or diploma	--	--	--	--	--	--	--
University with degree or certificate	--	--	--	--	--	--	--
18 - 24 years	63.4	13.5	7.9	5.1	5.0	2.3	2.9
Less than high school	53.2	13.3	8.2	7.0	8.1	3.2	6.9
High school diploma	62.7	14.4	9.2	5.6	--	--	--
Some post-secondary without degree, certificate or diploma	61.8	15.9	8.1	5.7	5.5	1.8	--
Non-university with certificate or diploma	73.6	8.8	8.3	3.1	3.2	--	--
University with degree or certificate	72.8	16.9	--	--	--	--	--
25 - 54 years	79.6	6.4	4.0	2.5	2.4	2.0	3.1
Less than high school	69.9	7.2	3.8	3.8	4.8	3.3	7.3
High school diploma	77.8	6.6	4.8	2.2	1.4	2.6	4.5
Some post-secondary without degree, certificate or diploma	76.0	7.5	4.8	2.6	3.3	2.6	3.3
Non-university with certificate or diploma	83.1	6.4	3.9	2.2	2.1	1.3	1.1
University with degree or certificate	90.0	3.2	3.0	1.9	0.8	0.7	--
55 - 64 years	77.4	8.2	4.4	2.3	2.0	2.1	3.6
Less than high school	72.2	8.9	4.1	2.3	3.7	3.6	5.2
High school diploma	89.9	--	--	--	--	--	--
Some post-secondary without degree, certificate or diploma	80.1	--	--	--	--	--	--
Non-university with certificate or diploma	76.5	10.9	4.6	4.3	--	--	2.7
University with degree or certificate	89.1	--	--	--	--	--	--
65 years and over	84.3	6.0	1.8	2.1	1.6	0.8	3.4
Less than high school	80.5	6.7	2.5	2.9	1.6	1.2	4.7
High school diploma	87.3	--	--	--	--	--	--
Some post-secondary without degree, certificate or diploma	86.9	--	--	--	--	--	--
Non-university with certificate or diploma	89.1	6.0	--	--	--	--	--
University with degree or certificate	96.0	--	--	--	--	--	--

Table 8.2

Percentage of Persons in Low Income After Tax (92 LICOs Base) by Age, Sex and Educational Level, Showing Persistence of Low Income, Canada, Between 1993 to 1998

	Number of years in low income						
	0	1	2	3	4	5	6
MALES							
Total – Age groups	77.8	7.6	4.6	2.3	2.8	2.0	3.0
Less than high school	74.5	7.8	4.2	2.6	4.3	2.4	4.2
High school diploma	80.2	6.2	4.8	2.1	1.2	1.9	3.6
Some post-secondary without degree, certificate or diploma	75.5	9.0	5.8	2.3	3.6	1.6	2.3
Non-university with certificate or diploma	83.5	6.6	4.0	1.7	2.0	1.6	0.7
University with degree or certificate	88.2	4.3	2.8	2.1	--	--	1.1
< 18 years of age	71.4	9.4	5.7	2.9	3.7	2.9	4.0
Less than high school	67.6	10.5	8.0	--	6.0	4.8	--
High school diploma	--	--	--	--	--	--	--
Some post-secondary without degree, certificate or diploma	--	--	--	--	--	--	--
Non-university with certificate or diploma	--	--	--	--	--	--	--
University with degree or certificate	--	--	--	--	--	--	--
18 - 24 years	66.8	12.8	7.5	3.5	4.7	2.2	2.4
Less than high school	58.9	14.4	7.9	--	5.8	--	6.0
High school diploma	71.1	12.9	7.5	--	--	--	--
Some post-secondary without degree, certificate or diploma	68.4	13.5	7.6	3.4	5.6	--	--
Non-university with certificate or diploma	70.9	7.5	9.6	--	--	--	--
University with degree or certificate	57.8	23.3	--	--	--	--	--
25 - 54 years	81.4	6.0	3.7	2.1	2.3	1.6	2.8
Less than high school	74.1	6.5	3.3	3.5	4.7	2.0	5.9
High school diploma	79.6	5.4	4.2	1.8	--	2.6	5.2
Some post-secondary without degree, certificate or diploma	78.3	7.2	5.2	2.0	2.7	--	3.2
Non-university with certificate or diploma	84.4	6.2	3.5	1.8	2.0	1.4	0.7
University with degree or certificate	89.5	3.6	3.2	1.9	--	--	--
55 - 64 years	80.1	7.6	4.8	1.6	2.1	1.5	2.4
Less than high school	76.2	8.6	3.6	--	3.8	--	4.2
High school diploma	87.9	--	--	--	--	--	--
Some post-secondary without degree, certificate or diploma	84.9	--	--	--	--	--	--
Non-university with certificate or diploma	80.4	11.3	--	--	--	--	--
University with degree or certificate	87.7	--	--	--	--	--	--
65 years and over	93.1	3.1	--	--	--	--	--
Less than high school	90.9	3.5	--	--	--	--	--
High school diploma	99.1	--	--	--	--	--	--
Some post-secondary without degree, certificate or diploma	86.3	--	--	--	--	--	--
Non-university with certificate or diploma	96.5	--	--	--	--	--	--
University with degree or certificate	96.1	--	--	--	--	--	--

Table 8.2

Percentage of Persons in Low Income After Tax (92 LICOs Base) by Age, Sex and Educational Level, Showing Persistence of Low Income, Canada, Between 1993 to 1998

	Number of years in low income						
	0	1	2	3	4	5	6
FEMALES							
Total – Age groups	73.9	8.5	5.0	3.7	2.9	2.5	3.6
Less than high school	65.3	9.6	5.3	5.2	4.5	3.4	6.7
High school diploma	75.7	8.0	5.2	2.8	2.2	2.4	3.7
Some post-secondary without degree, certificate or diploma	67.5	11.7	5.9	4.3	4.5	2.9	3.1
Non-university with certificate or diploma	80.6	7.4	4.4	3.2	1.7	1.0	1.6
University with degree or certificate	89.9	3.5	2.8	2.0	--	--	--
< 18 years of age	70.1	9.7	6.1	4.4	3.3	3.3	3.1
Less than high school	54.2	15.3	11.1	9.6	6.1	--	--
High school diploma	--	--	--	--	--	--	--
Some post-secondary without degree, certificate or diploma	48.2	--	--	--	--	--	--
Non-university with certificate or diploma	--	--	--	--	--	--	--
University with degree or certificate	--	--	--	--	--	--	--
18 - 24 years	60.1	14.2	8.2	6.6	5.2	2.3	3.4
Less than high school	45.5	11.8	8.6	10.9	11.3	--	8.1
High school diploma	53.4	16.1	11.1	--	--	--	--
Some post-secondary without degree, certificate or diploma	55.6	18.2	8.6	7.8	5.4	--	--
Non-university with certificate or diploma	75.9	9.9	7.2	--	--	--	--
University with degree or certificate	80.8	13.4	--	--	--	--	--
25 - 54 years	77.7	6.7	4.3	2.9	2.6	2.4	3.4
Less than high school	65.2	7.9	4.3	4.2	4.9	4.6	8.8
High school diploma	76.5	7.6	5.3	2.5	1.5	2.6	4.0
Some post-secondary without degree, certificate or diploma	73.6	7.8	4.4	3.2	4.0	3.7	3.3
Non-university with certificate or diploma	81.9	6.5	4.3	2.6	2.1	1.3	1.4
University with degree or certificate	90.5	2.7	2.8	2.0	--	--	--
55 - 64 years	74.9	8.7	4.0	3.1	2.0	2.6	4.7
Less than high school	68.8	9.2	4.5	2.9	3.6	4.9	6.1
High school diploma	91.0	--	--	--	--	--	--
Some post-secondary without degree, certificate or diploma	74.5	--	--	--	--	--	--
Non-university with certificate or diploma	72.6	10.6	--	7.1	--	--	--
University with degree or certificate	92.8	--	--	--	--	--	--
65 years and over	78.8	7.8	2.5	3.2	2.0	--	4.9
Less than high school	74.3	8.6	3.1	4.4	1.8	--	6.4
High school diploma	81.2	--	--	--	--	--	--
Some post-secondary without degree, certificate or diploma	87.5	--	--	--	--	--	--
Non-university with certificate or diploma	84.4	8.4	--	--	--	--	--
University with degree or certificate	95.8	--	--	--	--	--	--

Table 8.3

Low Income After Tax (92 LICOs Base), by Selected Family Types, Showing Prevalence, Estimated Number and Average Income Gap, Canada, 1989-98

	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998
	Prevalence of low income (%)									
Economic families, 2 persons or more	7.7	8.5	9.2	9.2	10.2	9.5	10.0	11.0	10.3	9.1
Elderly families	3.6	2.5	2.6	2.6	4.0	2.5	2.1	3.0	3.7	3.6
Married couples	2.9	2.2	2.4	1.6	2.6	--	--	1.9	1.9	1.7
All other elderly families	5.2	--	--	4.8	7.3	5.8	3.9	7.2	9.9	10.6
Non-elderly families	8.3	9.4	10.4	10.4	11.2	10.8	11.4	12.2	11.4	9.9
Married couples	5.0	5.6	6.5	5.5	6.6	6.2	6.7	7.2	6.5	5.6
No earner	30.2	28.3	35.4	30.5	33.0	31.9	33.0	30.0	28.0	29.7
One earner	6.9	7.9	9.9	8.1	7.6	7.0	10.3	10.5	10.5	6.9
Two earners	1.7	2.1	2.1	1.9	2.8	2.4	2.2	3.0	2.7	2.2
Two-parent families with children	6.3	6.8	7.8	7.2	8.8	8.4	9.8	10.1	9.5	7.3
No earner	81.1	75.4	77.2	76.5	78.8	78.2	82.4	81.3	72.1	75.7
One earner	14.3	16.1	17.8	14.6	17.0	17.3	20.7	22.2	23.8	17.9
Two earners	3.9	4.0	4.2	3.6	4.7	3.8	5.1	4.8	5.0	3.7
Three or more earners	--	--	2.1	4.2	--	--	2.7	2.8	--	--
Married couples with other relatives	2.0	2.2	2.6	3.9	2.7	3.8	3.6	3.7	3.8	3.4
Lone-parent families	39.5	42.7	45.3	41.1	41.3	42.2	42.4	45.8	42.3	38.1
Male lone-parent families	--	17.3	19.0	--	18.9	26.4	20.5	23.8	18.1	17.5
Female lone-parent families	43.1	47.1	49.2	45.0	45.0	44.8	46.1	49.5	46.8	42.0
No earner	86.9	85.2	82.4	81.0	76.3	79.5	80.9	88.3	90.3	85.8
One earner	32.5	36.2	34.6	28.8	31.8	29.2	32.1	31.5	30.6	31.1
Two or more earners	--	17.2	21.4	17.8	19.5	--	--	--	--	--
All other families	9.7	12.6	12.3	15.7	13.5	14.0	11.9	12.3	12.2	12.6
Unattached individuals	27.8	28.2	30.8	30.5	30.9	30.4	30.5	32.5	32.0	30.3
Elderly male	16.7	19.3	21.0	15.6	19.0	12.1	11.9	17.6	16.6	17.4
Non-earner	18.5	19.6	23.2	16.5	20.4	13.5	13.1	19.3	19.1	19.2
Earner	--	--	--	--	--	--	--	--	--	--
Elderly female	30.7	29.3	28.9	27.1	28.8	23.6	24.2	25.8	23.5	22.1
Non-earner	31.8	30.3	29.8	28.5	29.7	24.4	25.0	26.6	24.6	23.3
Earner	--	--	--	--	--	--	--	--	--	--
Non-elderly male	24.1	25.8	29.4	30.4	30.6	29.9	31.9	33.3	32.7	30.3
Non-earner	75.4	70.6	76.1	76.5	77.9	74.2	77.2	81.3	83.1	85.2
Earner	17.3	19.9	20.5	21.7	20.1	20.8	22.7	23.0	22.4	20.5
Non-elderly female	32.9	32.6	35.9	36.2	35.6	40.1	37.0	39.8	40.9	38.8
Non-earner	72.9	68.2	72.5	72.6	71.4	68.4	73.5	81.8	80.4	80.2
Earner	23.5	25.0	26.5	25.6	26.3	30.3	26.5	26.7	29.0	25.9

Table 8.3

Low Income After Tax (92 LICOs Base), by Selected Family Types, Showing Prevalence, Estimated Number and Average Income Gap, Canada, 1989-98

	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998
	Estimated number of families ('000)									
Economic families, 2 persons or more	577	644	711	731	811	773	825	899	852	752
Elderly families	38	27	29	30	48	31	27	33	41	41
Married couples	22	17	19	14	22	--	--	17	17	15
All other elderly families	17	--	--	17	26	20	14	16	24	26
Non-elderly families	538	617	682	701	763	742	798	866	811	711
Married couples	88	97	114	100	117	117	127	133	120	105
No earner	42	41	51	46	54	57	55	50	44	47
One earner	25	30	37	30	30	29	43	45	42	30
Two earners	21	26	26	24	34	31	29	37	34	27
Two-parent families with children	193	207	238	222	269	259	306	318	296	225
No earner	30	30	45	44	77	74	70	77	57	56
One earner	82	93	106	87	97	104	127	133	130	89
Two earners	70	71	74	64	83	68	93	94	100	72
Three or more earners	--	--	13	26	--	--	17	14	--	--
Married couples with other relatives	14	16	20	30	22	31	30	28	29	28
Lone-parent families	205	244	258	282	294	272	280	301	277	262
Male lone-parent families	--	15	14	--	19	24	19	23	18	19
Female lone-parent families	197	229	245	272	275	248	260	278	259	243
No earner	106	118	141	168	154	155	153	175	154	126
One earner	83	98	87	87	106	83	98	95	98	111
Two or more earners	--	13	16	17	15	--	--	--	--	--
All other families	39	52	52	68	60	63	56	86	88	90
Unattached individuals	932	991	1,130	1,116	1,178	1,166	1,182	1,295	1,317	1,288
Elderly male	36	46	52	37	51	32	31	51	52	56
Non-earner	36	41	51	36	49	31	31	49	51	53
Earner	--	--	--	--	--	--	--	--	--	--
Elderly female	211	214	214	197	224	185	189	214	197	189
Non-earner	207	211	212	194	222	184	188	210	192	185
Earner	--	--	--	--	--	--	--	--	--	--
Non-elderly male	335	382	452	486	506	495	522	560	563	540
Non-earner	123	121	187	194	234	208	213	240	243	229
Earner	212	261	264	292	272	287	309	320	320	311
Non-elderly female	350	349	413	396	397	455	439	470	505	503
Non-earner	147	129	171	178	165	199	194	230	230	247
Earner	203	221	242	218	232	256	245	240	275	256

Table 8.3

Low Income After Tax (92 LICOs Base), by Selected Family Types, Showing Prevalence, Estimated Number and Average Income Gap, Canada, 1989-98

	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998
	Average income gap (\$)									
Economic families, 2 persons or more	5,928	6,441	6,259	6,268	6,078	6,268	6,234	6,315	6,404	6,638
Elderly families	3,862	3,127	3,175	3,805	4,855	4,463	2,722	5,535	4,659	5,050
Married couples	3,276	3,425	3,636	3,541	4,034	--	--	6,045	5,992	6,636
All other elderly families	4,639	--	--	4,022	5,547	4,050	2,470	5,015	3,750	4,154
Non-elderly families	6,076	6,586	6,392	6,374	6,155	6,344	6,353	6,345	6,493	6,729
Married couples	5,002	5,650	5,417	5,272	5,491	4,891	5,016	5,570	5,519	5,914
No earner	4,859	5,588	5,532	5,831	6,558	5,312	5,083	6,264	7,101	6,862
One earner	5,915	6,341	5,424	4,409	4,780	4,793	5,119	5,968	5,226	5,044
Two earners	4,233	4,930	5,182	5,271	4,429	4,203	4,735	4,123	3,865	5,247
Two-parent families with children	6,898	7,692	6,968	7,467	6,852	7,405	7,479	7,391	7,307	7,342
No earner	8,172	11,802	8,862	8,552	8,606	9,825	10,266	9,253	9,202	10,508
One earner	6,647	7,162	6,827	7,205	7,114	6,540	6,920	7,325	7,738	7,174
Two earners	6,391	6,886	6,060	6,586	5,295	6,123	6,168	5,384	5,811	4,892
Three or more earners	--	--	6,761	8,678	--	--	7,362	11,267	--	--
Married couples with other relatives	3,801	6,362	6,630	5,972	5,974	7,068	6,505	6,023	6,896	9,247
Lone-parent families	5,648	6,322	6,555	6,159	5,946	5,943	5,841	5,525	6,043	6,194
Male lone-parent families	--	5,835	6,340	--	5,814	5,192	4,839	5,730	6,186	6,259
Female lone-parent families	5,685	6,353	6,567	6,024	5,955	6,016	5,916	5,508	6,033	6,189
No earner	6,088	6,738	6,717	6,247	6,047	5,978	6,519	6,099	6,513	7,456
One earner	5,318	6,007	6,327	5,446	5,765	6,210	5,179	4,527	5,307	4,899
Two or more earners	--	5,487	6,550	6,804	6,343	--	--	--	--	--
All other families	7,510	5,244	4,983	5,509	5,417	6,050	5,681	6,648	6,367	6,918
Unattached individuals	4,446	4,404	4,713	4,579	4,659	4,528	4,712	4,922	4,996	4,910
Elderly male	2,112	2,575	1,762	1,805	3,059	1,929	2,441	2,208	2,337	2,873
Non-earner	2,143	2,075	1,747	1,711	3,073	1,891	2,427	2,198	2,237	2,661
Earner	--	--	--	--	--	--	--	--	--	--
Elderly female	2,222	2,211	2,065	2,004	2,119	1,882	1,853	1,818	1,754	1,806
Non-earner	2,215	2,215	2,063	1,993	2,071	1,877	1,852	1,811	1,756	1,802
Earner	--	--	--	--	--	--	--	--	--	--
Non-elderly male	5,256	5,177	5,416	5,012	5,387	5,190	5,457	5,427	5,768	5,390
Non-earner	6,355	6,307	6,383	5,490	5,939	5,554	6,196	6,357	6,557	6,273
Earner	4,618	4,653	4,730	4,695	4,913	4,926	4,948	4,729	5,169	4,738
Non-elderly female	5,255	5,142	5,685	5,590	5,372	5,064	5,221	6,031	5,679	5,788
Non-earner	5,999	5,684	6,173	6,016	5,752	5,218	5,590	6,623	6,217	6,490
Earner	4,714	4,826	5,339	5,240	5,102	4,946	4,929	5,467	5,229	5,112

Table 8.4

Low Income After Tax Cut-offs (1992 LICOs Base), 1989-1998

Size of family unit	Size of areas of residence				Rural areas
	Urban areas				
	500,000 and over	100,000 to 499,999	30,000 to 99,999	Less than 30,000	
1998					
1 person	14,510	12,223	12,034	10,995	9,514
2 persons	17,705	14,913	14,682	13,418	11,608
3 persons	22,392	18,863	18,571	16,970	14,681
4 persons	27,890	23,493	23,129	21,136	18,285
5 persons	31,172	26,258	25,851	23,623	20,438
6 persons	34,454	29,022	28,573	26,110	22,590
7 or more persons	37,735	31,787	31,294	28,596	24,744
1997					
1 person	14,376	12,110	11,923	10,894	9,426
2 persons	17,542	14,776	14,547	13,294	11,501
3 persons	22,186	18,689	18,400	16,814	14,546
4 persons	27,633	23,277	22,916	20,941	18,117
5 persons	30,885	26,016	25,613	23,405	20,250
6 persons	34,137	28,755	28,310	25,870	22,382
7 or more persons	37,388	31,494	31,006	28,333	24,516
1996					
1 person	14,147	11,917	11,733	10,721	9,276
2 persons	17,263	14,541	14,316	13,083	11,318
3 persons	21,833	18,392	18,107	16,547	14,315
4 persons	27,194	22,907	22,552	20,608	17,829
5 persons	30,394	25,602	25,206	23,033	19,928
6 persons	33,594	28,298	27,860	25,459	22,026
7 or more persons	36,794	30,993	30,513	27,883	24,126
1995					
1 person	13,934	11,738	11,557	10,560	9,136
2 persons	17,003	14,322	14,101	12,886	11,148
3 persons	21,505	18,115	17,835	16,298	14,100
4 persons	26,785	22,562	22,213	20,298	17,561
5 persons	29,937	25,217	24,827	22,687	19,628
6 persons	33,089	27,872	27,441	25,076	21,695
7 or more persons	36,241	30,527	30,054	27,464	23,763
1994					
1 person	13,635	11,486	11,309	10,333	8,940
2 persons	16,638	14,014	13,798	12,609	10,908
3 persons	21,043	17,726	17,452	15,948	13,797
4 persons	26,209	22,077	21,736	19,862	17,184
5 persons	29,294	24,675	24,293	22,199	19,206
6 persons	32,378	27,273	26,851	24,537	21,229
7 or more persons	35,462	29,871	29,408	26,874	23,252

Table 8.4

Low Income After Tax Cut-offs (1992 LICOs Base) of Family Units, Showing Size of Areas of Residence, 1989-1998

Size of family unit	Size of areas of residence				Rural areas
	Urban areas				
	500,000 and over	100,000 to 499,999	30,000 to 99,999	Less than 30,000	
1993					
1 person	13,611	11,466	11,289	10,315	8,924
2 persons	16,609	13,990	13,774	12,587	10,889
3 persons	21,007	17,695	17,422	15,920	13,773
4 persons	26,164	22,039	21,698	19,828	17,154
5 persons	29,243	24,632	24,251	22,161	19,173
6 persons	32,322	27,226	26,804	24,494	21,192
7 or more persons	35,401	29,819	29,357	26,827	23,212
1992					
1 person	13,367	11,260	11,086	10,130	8,764
2 persons	16,311	13,739	13,527	12,361	10,694
3 persons	20,630	17,377	17,109	15,634	13,526
4 persons	25,694	21,643	21,309	19,472	16,846
5 persons	28,718	24,190	23,816	21,763	18,829
6 persons	31,742	26,737	26,323	24,054	20,812
7 or more persons	34,766	29,284	28,830	26,345	22,795
1991					
1 person	13,170	11,094	10,923	9,981	8,635
2 persons	16,071	13,536	13,328	12,179	10,536
3 persons	20,326	17,121	16,857	15,404	13,327
4 persons	25,315	21,324	20,995	19,185	16,598
5 persons	28,295	23,833	23,465	21,442	18,551
6 persons	31,274	26,343	25,935	23,699	20,505
7 or more persons	34,254	28,852	28,405	25,957	22,459
1990					
1 person	12,469	10,503	10,341	9,449	8,175
2 persons	15,215	12,815	12,618	11,530	9,975
3 persons	19,243	16,209	15,959	14,584	12,617
4 persons	23,967	20,188	19,877	18,163	15,714
5 persons	26,788	22,564	22,215	20,300	17,563
6 persons	29,608	24,940	24,554	22,437	19,413
7 or more persons	32,430	27,315	26,892	24,574	21,263
1989					
1 person	11,902	10,025	9,870	9,019	7,803
2 persons	14,523	12,232	12,044	11,005	9,521
3 persons	18,367	15,471	15,233	13,920	12,043
4 persons	22,876	19,269	18,972	17,336	14,999
5 persons	25,569	21,537	21,204	19,376	16,764
6 persons	28,260	23,805	23,436	21,416	18,529
7 or more persons	30,954	26,072	25,668	23,456	20,295

Chapter 9: Background Tables

This chapter shows the population estimates underlying the income time series covered in the publication. Table 9.1 provides data on the number of persons for the selected family types. Table 9.2 presents data on the number of families by selected family types.

Table 9.1

Number of Persons by Selected Family Types, Canada, 1989-98

	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998
Estimates in thousands ('000)										
CANADA										
Economic families, 2 persons or more	23,489	23,742	24,012	24,461	24,716	25,031	25,325	25,433	25,620	25,738
Elderly families	2,474	2,474	2,551	2,703	2,718	2,751	2,880	2,389	2,459	2,495
Married couples	1,496	1,555	1,586	1,685	1,662	1,757	1,850	1,733	1,738	1,777
All other elderly families	978	918	965	1,018	1,055	994	1,030	656	721	718
Non-elderly families	21,015	21,269	21,461	21,758	21,999	22,280	22,446	23,044	23,161	23,243
Married couples	3,471	3,488	3,489	3,633	3,553	3,765	3,781	3,688	3,704	3,725
No earner	276	291	286	302	325	357	334	336	312	317
One earner	712	768	750	743	791	823	826	868	801	875
Two earners	2,482	2,429	2,453	2,587	2,438	2,585	2,621	2,484	2,591	2,533
Two-parent families with children	12,618	12,577	12,674	12,542	12,602	12,779	12,861	12,801	12,792	12,562
No earner	153	162	238	242	402	402	358	415	340	332
One earner	2,374	2,402	2,465	2,452	2,382	2,473	2,536	2,456	2,272	2,076
Two earners	6,939	7,015	6,970	6,933	6,953	7,062	7,172	7,646	7,815	7,635
Three or more earners	3,153	2,998	3,001	2,915	2,866	2,842	2,794	2,284	2,365	2,519
Married couples with other relatives	2,510	2,580	2,661	2,634	2,771	2,811	2,827	2,690	2,788	2,957
Lone-parent families	1,400	1,557	1,572	1,877	1,954	1,757	1,800	1,856	1,811	1,948
Male lone-parent families	161	230	188	220	262	236	239	271	278	301
Female lone-parent families	1,240	1,327	1,384	1,656	1,692	1,520	1,562	1,585	1,533	1,646
No earner	341	381	493	578	574	531	547	564	477	412
One earner	647	701	660	793	868	743	788	809	843	974
Two or more earners	252	244	231	286	251	246	227	212	213	259
All other economic families	1,015	1,067	1,065	1,073	1,118	1,167	1,177	2,010	2,064	2,052
Unattached individuals	3,358	3,518	3,671	3,658	3,814	3,836	3,871	3,982	4,111	4,256
Elderly male	218	236	245	240	270	262	263	292	314	324
Non-earner	193	210	220	221	239	232	234	256	266	277
Earner	25	26	26	19	32	30	29	36	48	47
Elderly female	687	730	740	726	778	782	782	829	841	853
Non-earner	651	698	712	683	747	753	751	791	780	794
Earner	36	33	28	43	31	29	30	38	60	59
Non-elderly male	1,389	1,482	1,537	1,599	1,651	1,656	1,638	1,682	1,722	1,784
Non-earner	163	172	246	253	300	281	276	295	292	269
Earner	1,226	1,310	1,290	1,346	1,351	1,376	1,363	1,387	1,429	1,514
Non-elderly female	1,064	1,070	1,149	1,094	1,114	1,136	1,188	1,179	1,235	1,296
Non-earner	202	189	236	246	231	290	264	281	286	308
Earner	862	881	913	848	883	845	925	899	949	988

Table 9.2

Number of Families by Selected Family Types, Canada, 1989-98

	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998
Estimates in thousands ('000)										
CANADA										
Economic families, 2 persons or more	7,516	7,621	7,697	7,938	7,981	8,102	8,257	8,190	8,252	8,297
Elderly families	1,065	1,086	1,124	1,185	1,190	1,220	1,283	1,093	1,115	1,134
Married couples	748	778	793	842	831	878	925	866	869	889
All other elderly families	317	308	331	343	358	341	358	226	246	245
Non-elderly families	6,451	6,536	6,574	6,753	6,792	6,882	6,974	7,098	7,136	7,163
Married couples	1,735	1,744	1,745	1,816	1,777	1,883	1,891	1,844	1,852	1,863
No earner	138	145	143	151	162	179	167	168	156	159
One earner	356	384	375	372	395	411	413	434	400	438
Two earners	1,241	1,215	1,227	1,294	1,219	1,293	1,310	1,242	1,296	1,266
Two-parent families with children	3,070	3,070	3,071	3,059	3,064	3,091	3,135	3,137	3,125	3,062
No earner	37	40	58	58	97	94	85	95	79	75
One earner	574	578	593	595	571	603	615	597	547	495
Two earners	1,775	1,789	1,772	1,781	1,779	1,791	1,826	1,952	1,991	1,950
Three or more earners	684	662	648	626	617	603	610	493	508	543
Married couples with other relatives	730	737	767	761	793	812	820	756	780	832
Lone-parent families	519	572	571	686	711	645	650	658	654	688
Male lone-parent families	61	86	73	83	101	91	95	95	101	109
Female lone-parent families	457	486	497	604	610	554	565	563	553	580
No earner	122	139	172	207	202	195	189	199	170	147
One earner	256	270	252	302	332	284	306	302	321	358
Two or more earners	79	78	74	94	76	76	70	62	62	75
All other economic families	397	412	421	431	448	451	469	703	724	717
Unattached individuals	3,358	3,518	3,671	3,658	3,814	3,836	3,871	3,982	4,111	4,256
Elderly male	218	236	245	240	270	262	263	292	314	324
Non-earner	193	210	220	221	239	232	234	256	266	277
Earner	25	26	26	19	32	30	29	36	48	47
Elderly female	687	730	740	726	778	782	782	829	841	853
Non-earner	651	698	712	683	747	753	751	791	780	794
Earner	36	33	28	43	31	29	30	38	60	59
Non-elderly male	1,389	1,482	1,537	1,599	1,651	1,656	1,638	1,682	1,722	1,784
Non-earner	163	172	246	253	300	281	276	295	292	269
Earner	1,226	1,310	1,290	1,346	1,351	1,376	1,363	1,387	1,429	1,514
Non-elderly female	1,064	1,070	1,149	1,094	1,114	1,136	1,188	1,179	1,235	1,296
Non-earner	202	189	236	246	231	290	264	281	286	308
Earner	862	881	913	848	883	845	925	899	949	988

Notes and Definitions

Income Definitions

This section reviews the definitions of the main income concepts and their components. In order to highlight the relationships between them, this section is organized according to the “Classification of Income Sources”, shown as a table under *Total income*, below.

Total income

Total income refers to income from all of the sources including government transfers and before deduction of federal and provincial income taxes. It may also be called income before tax (but after transfers). All sources of income are identified as belonging to either market income or government transfers.

Table A

Classification of Income Sources

Total income
Market income
Earnings
Wages and salaries
Self-employment income
Farm
Non-farm
Investment income
Retirement pensions
Other income
Government transfers
Old Age Security and Guaranteed Income Supplement/Spouse's Allowance
Canada Pension Plan/Quebec Pension Plan benefits
Child Tax Benefit
Employment Insurance benefits
Workers' compensation benefits
GST/HST Credit
Provincial/territorial tax credits
Social assistance
Other government transfers

While a justification of the definition of income is not attempted here, some important inclusions and exclusions are noted.

- The concept of income covers income received while a resident of Canada or as relevant for income tax purposes in Canada. This excludes some, but not all, foreign income.

- Retirement income received as a regular pension or annuity during retirement is included, while cash withdrawals from private pension plans, including Registered Retirement Savings Plans (RRSPs), prior to retirement, are excluded.
- Realized capital gains from financial investments are excluded. However, inasmuch as they provide a retirement income as defined above, they may be partially accounted for. The Canadian System of National Accounts (CSNA), which focuses on current production and the incomes arising from it, excludes both retirement pensions and realized capital gains.
- In the CSNA and the present classification, taxes on capital gains are included in income taxes, as are taxes on RRSP withdrawals. Both capital gains (the taxable portion thereof) and RRSP withdrawals figure in the calculation of taxes, but are not part of total income in the CSNA or in this classification.
- This classification includes all refundable tax credits and benefits, including those that are not part of total income for income tax purposes, such as child tax credits and benefits, the Goods and Services Tax Credit/Harmonized Sales Tax Credit, and other provincial or territorial tax credits. There are other, smaller differences between total income here and that defined for tax purposes (see "Other income" and "Other government transfers").
- Contributions to Employment Insurance and the Canada and Quebec Pension Plans, both federal programs, are not included in income taxes, nor are they deducted from income to arrive at after-tax income. However, the Canadian System of National Accounts recently revised its definition of taxes on production to include these payroll taxes, in accordance with international recommendations on national accounting. Beginning with reference year 1999, these items will be available separately from SLID.

Market income

Market income is the sum of earnings (from employment and self-employment), investment income, (private) retirement income, and the items under "other income". It is equivalent to total income minus government transfers. It is also called income before taxes and transfers.

Earnings

This includes earnings from both paid employment (wages and salaries) and self-employment.

Wages and salaries

These are gross earnings from all jobs held as an employee (see *Class of worker*), before payroll deductions such as income taxes, employment insurance

contributions or pension plan contributions, etc. Wages and salaries include the earnings of owners of incorporated businesses, although some amounts may instead be reported as investment income. Commission income received by salespersons as well as occasional earnings for baby-sitting, for delivering papers, for cleaning, etc. are included. Overtime pay is included.

For historical reasons, data previously published from the SCF up to reference year 1997 were always adjusted to *exclude* the income of individuals and families whose major source of income was military pay and allowances, if they were not living in barracks. Military personnel living in barracks were not part of the target population to begin with, nor are they now, in SLID. The SCF data have now been readjusted back in time, making them consistent with the target population for all years, in either survey. (Certain specified tables on the SCF CD-ROM products for 1996 and 1997 were already produced on this basis, but were not widely used.)

Self-employment income

This is net self-employment income, i.e., after deduction of expenses. Negative amounts (losses) are accepted. It includes income received from self-employment on own account, in partnership in an unincorporated business, or in independent professional practice. Income from roomers and boarders (excluding that received from relatives) is included. Note that because of the various inclusions, receipt of self-employment income does not necessarily mean the person held a job.

Self-employment income is sub-divided into farm self-employment income and non-farm self-employment income. Farm self-employment income is reported by individuals who operate their own or a rented farm, either on own account or in partnership. Included are money receipts from the sale of farm products as well as related supplementary and assistance payments from governments. Income in kind is excluded.

Investment income

This includes interest received on bonds, deposits and savings certificates from Canadian or foreign sources, dividends received from Canadian and foreign corporate stocks, cash dividends received from insurance policies, net rental income from real estate and farms, interest received on loans and mortgages, regular income from an estate or trust fund and other investment income. Realized capital gains from the sale of assets are excluded. Negative amounts are accepted.

Retirement pensions

This is retirement pensions from all private sources, primarily employer pension plans. Amounts may be received in various forms such as annuities, super-annuation or RRI's (Registered Retirement Income

Funds). Withdrawals from RRSPs (Registered Retirement Savings Plans) are not included in retirement pensions. However, they are taken into account as necessary for the estimation of certain government transfers and taxes. For data obtained from administrative records, income withdrawn from RRSPs before the age of 65 is treated as RRSP withdrawals, and income withdrawn from RRSPs at ages 65 or older is treated as retirement pensions. Retirement pensions may also be called pension income.

Government transfers

Government transfers include all direct payments from federal, provincial and municipal governments to individuals or families. See the table "Classification of income sources" for a list of the government transfers identified separately in the latest reference year. It should be noted that many features of the tax system also carry out social policy functions but are not government transfers per se. The tax system uses deductions and non-refundable tax credits, for example, to reduce the amount of tax payable, without providing a *direct* income.

Child Tax Benefit

The Child Tax Benefit program at the federal level began in 1993 and replaced both the federal Family Allowances and Child Tax Credit. It now includes the federal Canada Child Tax Benefit and several provincial and territorial child benefits and credits under the joint National Child Benefit initiative. Any Canadian citizen who is the person primarily responsible for the care and upbringing of one or more children under the age of 18 may qualify. Also included under this heading are any other provincial or territorial programs that provide a direct income for families with children.

Old Age Security (OAS), Guaranteed Income Supplement (GIS) and Spouse's Allowance

The Old Age Security (OAS) pension is targeted to Canadian residents aged 65 and over. OAS recipients who have little or no other income may also receive the federal Guaranteed Income Supplement (GIS); and their spouses, if aged 60 to 64 (and not yet eligible for OAS and GIS themselves), receive the Spouse's Allowance.

Canada Pension Plan (CPP) and Quebec Pension Plan (QPP) benefits

The CPP and QPP are compulsory contributory social insurance programs that provide a source of retirement income and protect workers and their families against loss of income due to disability or death.

Employment Insurance benefits

Employment Insurance is a federal program which includes the following types of benefits: regular unemployment benefits, sickness benefits, maternity and parental

benefits, and benefits for persons taking approved training courses or participating in job creation or job-sharing projects. To qualify, the claimant must have ceased receiving employment income and have worked a minimum number of weeks or hours of insurable employment over the 52 weeks preceding the claim; other conditions may also apply. The program was previously called Unemployment Insurance.

Social assistance

Social assistance covers many provincial and municipal income supplements to individuals and families. It is usually provided only after all other possible sources of support have been exhausted.

Workers' compensation benefits

Workers' compensation is provided to protect all full-time and part-time employees from loss of salary due to work accidents or occupational diseases and help them to pay their medical expenses and other costs.

Goods and Services Tax/Harmonized Sales Tax Credit

This credit was introduced in conjunction with the Goods and Services Tax in 1990. It is intended to offset the GST/HST for lower-income families and individuals. In Nova Scotia, New Brunswick and Newfoundland, its name was changed to the Harmonized Sales Tax Credit in April 1997 when the administration of the tax was combined with provincial sales tax.

Provincial/territorial tax credits

Included here are refundable tax credits other than those for children (included with child tax benefits) and the GST/HST Credit. Some are designed to help low-income individuals and families to pay property taxes, education taxes, rent and living expenses, and so on. The Quebec abatement, although refundable, is not included here but rather with income taxes.

Other government transfers

This includes government transfers not included elsewhere, mainly any other non-taxable transfers. In SLID, these amounts are included with "Other income". This is partly because the coverage of any transfers not taxed through the income tax system is low. In the interviews of both SCF and SLID, there may be under-reporting of these transfers, which are mainly collected using an open question. Nonetheless, the types of transfers which have come under this heading include: training program payments not reported elsewhere, the Veteran's pension, pensions to the blind and the disabled, regular payments from provincial automobile insurance plans (excluding lump-sum payments), and benefits for fishing industry employees.

Other income

This sub-total includes all items of market income not included elsewhere. Among them are support payments received (also called alimony and child support). The coverage of other items depends at least to some extent on the method of income data collection, whether from administrative income tax records or by interview. Those items which are included on line 130 of the T1 tax return are well covered. These include, but are not restricted to, retiring allowances (severance pay/termination benefits), scholarships, lump-sum payments from pensions and deferred profit-sharing plans received when leaving plan, the taxable amount of death benefits other than those from CPP or QPP, and supplementary unemployment benefits *not* included in wages and salaries.

Income tax

Income tax is the sum of federal and provincial income taxes payable (accrued) for the taxation year. Income taxes include taxes on income, capital gains and RRSP withdrawals, after taking into account exemptions, deductions, non-refundable tax credits, and the refundable Quebec abatement. In the Survey of Labour and Income Dynamics, the data are either taken directly from administrative records or estimated based on aggregate data from administrative records, as this yields better results than the amounts reported by interview.

After-tax income

After-tax income is total income, which includes government transfers as defined here, less income tax. It may also be called income after tax.

Family Definitions

Dwelling

In general terms a dwelling is defined as a set of living quarters. A *private* dwelling is a separate set of living quarters with a private access. A *collective* dwelling may be institutional, communal or commercial in nature. Of the different types of collective dwellings, only communal dwellings are covered in the SLID and the SCF.

Household

A household is defined as a person or group of persons residing in a dwelling.

Economic family

An economic family is defined as a group of two or more persons who live in the same dwelling and are related to each other by blood, marriage, common-law or adoption.

Unattached individual

An unattached individual is a person living either alone or with others to whom he or she is unrelated, such as roommates or a lodger.

Census family

The term “census family” corresponds to what is commonly referred to as a “nuclear family” or “immediate family”. In general, it consists of a married couple or common-law couple with or without children, or a lone-parent with a child or children; furthermore, each child does not have his or her own spouse or child living in the household.

A new refinement of the definition has been established by the United Nations and adopted by Statistics Canada, and now SLID uses this definition in all its data. In this definition, the “child” of a parent in a census family must be under the age of 25. Data drawn from the SCF, which still use the earlier definition, do not carry this restriction. However, the previous restriction that the child must *never* have been legally married has been dropped. Although these differences in the definition of census family exist between SLID and SCF, they are not likely to affect the analysis of data from different years.

Persons “not in census families” are those living alone, living with unrelated individuals, or living with relatives but not in a husband-wife or parent-unmarried child (including guardianship child) relationship.

By definition, all persons who are members of a census family are also members of the same economic family. For example, a couple living with their married son and his wife would be considered as two census families of two persons each, but one economic family of four.

Adults

Adults are defined in SLID as 16 or older as of December 31st of the reference year, and in SCF they are defined as 15 or older at the time the person entered the Labour Force Survey sample, which is approximately 6 months prior to the interview in April. The impact of this conceptual difference is considered to be negligible.

Family income

Family income is the sum of income of each *adult* in the family as defined above. Household income is likewise the sum of incomes of all adults in the household. Family and household membership is defined at a particular point in time, while income is based on the entire calendar year. The family members or “composition” may have changed during the reference year, but no adjustment is made to family income to reflect this.

SLID defines households and families according to the living arrangements on December 31 of the reference year, while SCF defined them at the time of the survey, which was the following April. Residents of Canada are also defined at those points in time. This timing difference is not believed to have a major impact.

The manner in which relationship or membership information is collected differs between the two surveys, but both approaches should yield the same results. The SCF information was taken from the Labour Force Survey and was the relationship of each person to a specific individual, called the reference person. SLID collects the relationship between every pair of individuals in a household.

Head of family

SCF has a concept of “head of family” which does not exist in SLID (see “Major income earner”). Unlike the concept of major income earner which SLID uses, it is based on relationships, rather than who receives income and of what type or how much. The following rules determine the head of family. Only the first two rules apply to census families. All references to married relationships include legally married and common-law relationships.

- In families consisting of a married couple (with or without children), the man is the “head”.
- In lone-parent families with unmarried children, the parent is the “head”.
- In lone-parent families with married children, the member who is mainly responsible for the maintenance of the family, as identified in a survey question, is the “head”.
- In families where relationships are other than husband-wife or parent-child, normally the eldest in the family is considered the head.

Major income earner

This concept is used by SLID, whereas SCF used the concept of “head of family”. For each household and family, the major income earner is the person with the highest income before tax, with one exception: a child living in the same *census* family as his/her parent(s) cannot be identified as the major income earner of the *census* family (this does not apply to economic families). For persons with negative total income before tax, the absolute value of their income is used, to reflect the fact that negative incomes generally arise from losses “earned” in the market-place and are not meant to be sustained. In the rare situations where two persons have exactly the same income, the older person is the major income earner.

Family types, including individuals

SLID has adopted the basic classification used in SCF, although other family types can be derived using the SLID internal files. SLID uses the major income earner as opposed to head of family, where these concepts are relevant (see the notes following the classification), but this is believed to have a minimal impact.

Table B

Classification of family types

Economic families, 2 persons or more

- Elderly families
 - Married couples
 - All other elderly families
- Non-elderly families
 - Married couples without children
 - No earner
 - One earner
 - Two earners
 - Two-parent families with children
 - No earner
 - One earner
 - Two earners
 - Three or more earners
 - Married couples with other relatives
 - Lone-parent families
 - Male lone-parent families
 - Female lone-parent families
 - No earner
 - One earner
 - Two or more earners
 - All other families

Unattached individuals

- Elderly male
 - Non-earner
 - Earner
- Elderly female
 - Non-earner
 - Earner
- Non-elderly male
 - Non-earner
 - Earner
- Non-elderly female
 - Non-earner
 - Earner

Within this classification, the following definitions apply:

Elderly: The major income earner in the economic family is aged 65 or over.

Married couple/Spouse: Married couples include legally married, common-law and same-sex relationships. However, there is a key restriction: in the family types said to have a “married couple”, this married couple contains the major income earner of the economic family.

Children: A child or children (by birth, adopted, step, or foster) of the major income earner under age 18. Children aged 18 or over are considered to be “other relatives”. Other relatives may also be in the family.

Lone-parent family: Includes at least one child as defined above. Families where the parent is 65 years or older are excluded.

Relative: A person related to the major income earner by blood, marriage, adoption or common-law.

Other relative: A person in the economic family who is not the major income earner nor his/her spouse or child under age 18.

Analytical Concepts

Current dollars versus constant dollars

“Current dollars” are what we usually mean when we refer to a currency in the current time period. The term “constant dollars” refers to dollars of several years expressed in terms of their value (“purchasing power”) in a single year, called the base year. This type of adjustment is done to eliminate the impact of widespread price changes. Current dollars are converted to constant dollars using an index of price movements. The most widely used index for household or family incomes, provided that no specific uses of the income are identified, is the Consumer Price Index (CPI), which reflects average spending patterns by consumers in Canada.

The following table shows the annual rates of the Consumer Price Index. To convert current dollars of any year to constant dollars, divide them by the index of that year and multiply them by the index of the base year you have chosen (remember that the numerator contains the index value of the year you want to move to). For example, using this index, \$10,000 in 1997 would be \$10,092 in 1998 constant dollars ($\$10,000 \times 108.6 / 107.6 = \$10,092$).

Table C
Consumer Price Index, annual rates, 1992=100

1980	52.4	1990	93.3
1981	58.9	1991	98.5
1982	65.3	1992	100.0
1983	69.1	1993	101.8
1984	72.1	1994	102.0
1985	75.0	1995	104.2
1986	78.1	1996	105.9
1987	81.5	1997	107.6
1988	84.8	1998	108.6
1989	89.0		

Earners/Income recipient

An earner is a person who received income from employment (wages and salaries) and/or self-employment during the reference year. The term income recipient is generally used for someone who received a positive (or negative) amount of income of any given type.

Mean Income (Average Income)

The mean or average income is computed as the total or “aggregate” income divided by the number of units in the population. It offers a convenient way of tracking aggregate income while adjusting for changes in the size of the population.

There are two drawbacks to using average income for analysis. First, since everyone’s income is counted, the mean is sensitive to extreme values: unusually high income values will have a large impact on the estimate of the mean income, while unusually low ones, i.e. highly negative values, will drive it down. (See also “Recipients versus non-recipients” and “Negative values”.) Secondly, it does not give any insight into the allocation of income across members of the population. For this, measures such as quintiles, deciles, or Gini coefficients may be used.

Recipients versus non-recipients (Zero values)

For every table showing average incomes, it must be kept in mind whether non-recipients of that type of income are included or excluded from the population. In the case of total family income, the difference of including or excluding units with zero income is small since there are very few such families. However, if one is interested in the average amount of individual self-employment earnings, the value will be quite different if one includes those persons who were not self-employed. Zero values are included in all tables focusing on the three main income concepts (market, total and after-tax income), government transfers or taxes. Zero values are excluded in table 4.2.

Negative values

Negative income amounts can arise in two ways: net losses from self-employment (expenses exceed receipts), or net investment losses (losses exceed gains). As with zero values, negative values can have a large impact on results. In general, the published income tables treat negative values no differently than positive values, but there are a few exceptions: for the calculation of both Gini coefficients and the low income gap, negative values are converted to zeroes; and in the derivation of the major income earner of a family or household, the absolute value is used instead (see “Major income earner” under “Family definitions”).

Quintiles and Deciles

Income quintiles are a convenient way of categorizing units of a given population from lowest income to highest income for the purposes of drawing conclusions about the *relative* situation of people at either end or in the middle of the scale. Rather than using fixed income ranges, as in a typical distribution of income, it is the size of each population group that is fixed.

First, all the units of the population, whether individuals or families, are ranked from lowest to highest by the value of their income of a specified type, such as after-tax income. Then the ranked population is divided into five groups of equal numbers of units, called quintiles. Analogously, dividing the population ranked by income into ten groups, each comprising the same number of units, produces deciles.

Most analyses should be carried out on the people of different quintiles *within* a distribution. Care should be taken in making comparisons between quintiles that resulted from different distributions, because any difference in either the population or the income concept used to rank units could have a large effect. It is probable that both the income ranges represented by each quintile and the people making up each quintile will be different.

Median Income

The median income is the value for which half of the units in the population have lower incomes and half have higher incomes. To derive the median value of income, units are ranked from lowest to highest according to their income and then separated into two equal-sized groups. The value that separates these groups is the median income. It corresponds to the 50th percentile.

Because the median corresponds exactly to the midpoint of the income distribution, it is not, contrary to the mean, affected by extreme income values. This is a useful feature of the median, as it allows one to abstract from unusually high values held by relatively few people.

Since income distributions are typically skewed to the left – that is, concentrated at the low end of the scale – median income is usually lower than mean income.

Implicit rate of government transfers or taxes

The implicit rate of either transfers or taxes, as the case may be, is a way of showing the relative importance of transfers received or taxes paid for different families or individuals. This concept may be known using other terms, such as the effective rate of taxation, for example. For a given individual or family, the implicit or effective rate is the amount of transfers/taxes expressed as a percentage of their income, usually market income, total income, or after-tax income. The average for a given population is the average of this value as calculated for each unit.

Family size adjustment (Equivalence scale)

When comparing family incomes to study such things as income adequacy or socio-economic status, one often wants to take the family size into account. Basically stated, the income amount itself is not sufficient to understand a family's financial well-being without knowing how many people are sharing it. Two approaches have been

used to help with the analysis of family income. One is to produce data by detailed family types, so that within a given family type, differences in family size are not significant. In fact, many income measures have been crossed by detailed family types in the published tables.

The other way to take into account family size is to adjust the *income amount*, for the purposes of analysis only. The major challenge of this approach is to select an appropriate adjustment factor. It can be argued, however, that some adjustment is better than none.

The simplest method is to use per capita income, that is, to divide the family income by the family size. A limitation of per capita income, however, is that it tends to underestimate economic well-being for larger families as compared to smaller families. This is due to the fact that it assumes equal living costs for each member of the family, but some costs, primarily those related to shelter, decrease proportionately with family size (they may also be lower for children than for adults). For example, the shelter costs for an adult married couple with no children are arguably not much more than those for an adult living alone.

To take such economies of scale into account, it is common to use an “equivalence scale” to adjust family incomes. Instead of implicitly assuming equal costs for additional family members as the per capita approach does, the equivalence scale is a set of *decreasing* factors assigned to the first member, the second member, and so on. The adjusted income amount for the family is derived by dividing the income value by the sum of the factors assigned to each member.

There is no single equivalence scale in use in Canada. The one used in the published income tables and in concepts such as the Low Income Measure (LIM) has, however, achieved a high degree of acceptance. In this equivalence scale, the factors are as follows:

- the oldest person in the family receives a factor of 1.0;
- the second oldest person in the family receives a factor of 0.4;
- all other family members aged 16 and over each receive a factor of 0.4;
- all other family members under age 16 receive a factor of 0.3.

For example, this translates into a total factor for dividing income of just 1.4 for a married couple instead of 2.0 (the family size). Such a family with total income of \$56,000 would be considered to have a standard of living equivalent to an adult living alone with a total income of \$40,000, as compared to an adult with \$28,000 when calculated on a per capita basis.

Gini coefficient

The Gini coefficient, as applied to incomes, measures the degree of inequality in an income distribution. Gini coefficients are published for a variety of income measures such as market income, total income and after-tax income, and are used to compare the uniformity of income allocation between different income measures across different populations or within the same population over time.

Values of the Gini coefficient can range from 0 to 1. A value of zero indicates income is equally divided among the population with all units receiving exactly the same amount of income. At the opposite extreme, a Gini coefficient of 1 denotes a perfectly unequal distribution where one unit possesses all of the income in the economy. A decrease in the value of the Gini coefficient can, by and large, be interpreted as reflecting a decrease in inequality, and vice versa. As a rough rule of thumb when using data from SLID or SCF, a difference of 0.01 or more between two Gini coefficients is considered statistically significant.

Low Income Definitions

This section contains a detailed description of the low income cutoffs (LICOs), including rates and the related concept of the low income gap. It also contains a short description of the Market Basket Measure, for which data are being collected for the year 1999. As well, a previously published article, "On poverty and low income", appears at the end of the following section.

Low Income Cutoff (LICO)

Low income cutoffs (LICOs) are established using data from the Family Expenditure Survey, now known as the Survey of Household Spending. They convey the income level at which a family may be in straitened circumstances because it has to spend a greater proportion of its income on necessities than the average family of similar size. Specifically, the threshold is defined as the income below which a family is likely to spend 20 percentage points more of its income on food, shelter and clothing than the average family. There are separate cutoffs for seven sizes of family – from unattached individuals to families of seven or more persons – and for five community sizes – from rural areas to urban areas with a population of more than 500,000. For more information, see the article at the end of this section, "On poverty and low income", by the Chief Statistician of Canada.

Calculation of low income cutoffs

The first step in the production of a set of low income cutoffs is to calculate the average proportion of income that a family spends on food, shelter and clothing. The 1992 Family Expenditure Survey found that, on average,

families spend 44% of their after-tax income (and 35% of their total "before-tax" income) on these necessities. Then, 20 percentage points are added, giving 64% of after-tax income. This is done on the grounds that a family spending more than this proportion of its income on necessities is significantly worse off than the average. The final step is to look at the distribution of income by expenditure and determine, using a regression line, the level of income at which a family tends to spend 20 percentage points more than the average on the necessities of food, shelter and clothing.

Updating and rebasing the low income cutoffs

There are two reference years that play a part in the calculation of a set of low income cutoffs: the base year and the income reference year. The base year supplies the average spent on food, shelter and clothing. This percentage is used to derive a set of cutoffs that are suitable for use with income data from that year. Cutoffs for other income reference years may be obtained by applying the corresponding Consumer Price Index (CPI) inflation rate to the basic set of cutoffs.

Using the CPI to update the cutoffs takes inflation into account, but does not reflect any changes that might occur in the average spending on necessities. In the past, Statistics Canada has developed a new set of cutoffs after each Family Expenditure Survey. These are referred to as "bases" because the average spending on necessities in that base year drives the calculation of the cutoffs. The two most recent base years are 1992 and 1986. Cutoffs based on 1992 are most commonly used, and are available for the income reference years from 1980 onwards.

Low Income Rate

Low income rates can be calculated for persons or for families. In either case, the income that is compared to the cutoff is the income of the entire economic family. "Persons in low income" should be interpreted as persons who are part of low income families including persons living alone whose income is below the cutoff. Similarly, "children in low income" means "children who are living in low income families". In other words, all members of an economic family have the same low income status, but they are counted separately when person-based low income rates are calculated.

To calculate the low income rates, the family size and community size are used to find the appropriate cutoff. Then the family income is compared to that cutoff. If a family low income rate is being calculated, then the family is counted as being in low income if its income is less than the cutoff. If a person low income rate is being calculated, then all persons in the family are counted as being in low income if the family income is less than the cutoff.

Use of After-tax and Before-tax LICOs

The average portion of income that families spend on food, shelter and clothing, which figures prominently in the low income cutoffs, is undoubtedly a useful gauge of economic well-being no matter which income concept is used. The choice of after-tax income or total income – or even market income for that matter – depends on whether one wants to take into account the added spending power that a family gets from receiving government transfers and its reduced spending power from paying taxes.

In the past, Statistics Canada has produced two sets of low income cutoffs and corresponding rates – those based on total income (i.e. income including government transfers, before the deduction of income taxes) and those based on after-tax income. The total income rates, called “before-tax rates”, were better known, for the main reason that the survey production cycle made them available earlier than the after-tax rates.

Starting with the publication of data for 1998, the two sets of rates are available simultaneously. The after-tax rates are featured in the analytical portion of this publication. This choice to highlight after-tax rates was made for two main reasons.

First, income taxes and transfers are essentially two methods of income redistribution. The before-tax rates only partly reflect the entire redistributive impact of Canada’s tax/transfer system, by including the effect of transfers but not the effect of income taxes. Second, since the purchase of necessities is made with after-tax dollars, it is logical to use people’s after-tax income to draw conclusions about their overall economic well-being.

A note about the calculation of before-tax versus after-tax low income cutoffs: the derivation of each set of cutoffs is done independently. There is no simple relationship, such as the average amount of taxes payable, that distinguishes the two levels. Instead, the entire calculation of cutoffs is done twice – both on a before-tax basis and on an after-tax basis.

Differences in After-tax rates and Before-tax rates

After-tax low income cutoffs, and the resulting after-tax rates, have been published back to 1980. The number of people falling below the cutoffs has been consistently lower on an after-tax basis than on a before-tax basis. This result may appear inconsistent at first glance, since incomes after tax cannot be any higher than they are before tax, considering that all transfers, including refundable tax credits, are included in the definition of “before-tax” total income. However, with a relative measure of low income such as the LICO, this result is to be

expected with any income tax system which, by and large, taxes those with more income at a higher rate than those with less. “Progressive” tax rates, as they are often called, make the distribution of income more compressed. Therefore, some families that are in low income before taking taxes into account are *relatively* better off and are not in low income on an after-tax basis.

Low Income Gap

The low income gap, previously called “low income deficiency”, is the amount that a low income family falls short of the relevant low income cutoff. For the calculation of this gap, negative incomes are treated as zero.

The low income gap may also be expressed in relative terms. For example, a family with an income of \$15,000 and a relevant low income cutoff of \$20,000 would have a low income gap of \$5,000 and a relative low income gap of 25%.

The average low income gap is obtained by summing the amounts that all low income families fall short of their corresponding cutoff and dividing by the number of those families.

Market Basket Measure

Human Resources Development Canada has been collaborating with the provincial and territorial ministries of social services to develop a “Market Basket Measure” (MBM). The approach is to cost out a basket of necessary goods and services including food, shelter, clothing and transportation, and a multiplier to cover other essentials. The results would define levels of income needed to cover the cost of the basket.

The same argument that can be made for using after-tax low income rates can be made for using after-tax income to compare to the MBM thresholds. That is, a measure of well-being should take into account what is actually available to spend. The income concept that has been proposed for comparisons with the MBM thresholds goes even further than after-tax income by also removing other non-discretionary expenses such as support payments, work-related child care costs and employee contributions to pension plans and to Employment Insurance. Statistics Canada is collecting the data necessary to produce Market Basket Measure rates starting with the 1999 reference year.

This type of measure is often called an “absolute” measure, even though there is clearly judgement involved in specifying the contents of the basket of goods and services. Nevertheless, the line is absolute in the sense that it does not depend directly on the distribution of income.

On Poverty and Low Income

Ivan P. Fellegi

Chief Statistician of Canada

Recently the news media have provided increasing coverage of Statistics Canada's low income cutoffs and their relationship to the measurement of poverty. At the heart of the debate is the use of the low income cutoffs as poverty lines, even though Statistics Canada has clearly stated, since their publication began over 25 years ago, that they are not. The high profile recently given to this issue has presented Statistics Canada with a welcome opportunity to restate its position on these issues.

Many individuals and organizations both in Canada and abroad understandably want to know how many people and families live in "poverty", and how these levels change. Reflecting this need, different groups have at different times developed various measures which purported to divide the population into those who were poor and those who were not.

In spite of these efforts, there is still no internationally-accepted definition of poverty – unlike measures such as employment, unemployment, gross domestic product, consumer prices, international trade and so on. This is not surprising, perhaps, given the absence of an international consensus on what poverty is and how it should be measured. Such consensus preceded the development of all other international standards.

The lack of an internationally-accepted definition has also reflected indecision as to whether an international standard definition should allow comparisons of well-being across countries compared to some international norm, or whether poverty lines should be established according to the norms within each country.

The proposed poverty lines have included, among others, relative measures (you are poor if your means are small compared to others in your population) and absolute measures (you are poor if you lack the means to buy a specified basket of goods and services designated as essential). Both approaches involve judgmental and, hence, ultimately arbitrary choices.

In the case of the relative approach, the fundamental decision is what fraction of the overall average or median income constitutes poverty. Is it one-half, one-third, or some other proportion? In the case of the absolute approach, the number of individual judgements required to arrive at a poverty line is far larger. Before anyone can calculate the minimum income needed to purchase the "necessities" of life, they must decide what constitutes a "necessity" in food, clothing, shelter and a multitude of other purchases, from transportation to reading material.

The underlying difficulty is due to the fact that poverty is intrinsically a question of social consensus, at a given point in time and in the context of a given country. Someone acceptably well off in terms of the standards in a developing country might well be considered desperately poor in Canada. And even within the same country, the outlook changes over time. A standard of living considered as acceptable in the previous century might well be viewed with abhorrence today.

It is through the political process that democratic societies achieve social consensus in domains that are intrinsically judgmental. The exercise of such value judgements is certainly not the proper role of Canada's national statistical agency which prides itself on its objectivity, and whose credibility depends on the exercise of that objectivity.

In Canada, the Federal/Provincial/Territorial Working Group on Social Development Research and Information was established to create a method of defining and measuring poverty. This group, created by Human Resources Development Canada and social services ministers in the various jurisdictions, has proposed a preliminary market basket measure of poverty – a basket of market-priced goods and services. The poverty line would be based on the income needed to purchase the items in the basket.

Once governments establish a definition, Statistics Canada will endeavour to estimate the number of people who are poor according to that definition. Certainly that is a task in line with its mandate and its objective approach. In the meantime, Statistics Canada does not and cannot measure the level of "poverty" in Canada.

For many years, Statistics Canada has published a set of measures called the low income cutoffs. We regularly and consistently emphasize that these are quite different from measures of poverty. They reflect a well-defined methodology which identifies those who are substantially worse off than the average. Of course, being significantly worse off than the average does not necessarily mean that one is poor.

Nevertheless, in the absence of an accepted definition of poverty, these statistics have been used by many analysts to study the characteristics of the relatively worst off families in Canada. These measures have enabled us to report important trends, such as the changing composition of this group over time. For example, 20 to 30 years ago the elderly were by far the largest group within the "low income" category, while more recently lone-parent families headed by women have grown in significance.

Many people both inside and outside government have found these and other insights to be useful. As a result, when Statistics Canada carried out a wide-ranging public consultation a decade ago, we were almost unanimously urged to continue to publish our low income analyses. Furthermore, in the absence of a generally accepted alternative methodology, the majority of those consulted urged us to continue to use our present definitions.

In the absence of politically-sanctioned social consensus on who should be regarded as “poor”, some people and groups have been using the Statistics Canada low income lines as a de facto definition of poverty. As long as that represents their own considered opinion of how poverty should be defined in Canada, we have no quarrel with them: all of us are free to have our own views. But they certainly do not represent Statistics Canada’s views about how poverty should be defined.

Sources, Methods and Estimation Procedures

Background

The statistics contained in this publication were derived from the Survey of Consumer Finances (SCF) and the Survey of Labour and Income Dynamics (SLID). For many years, SCF constituted the primary source of data on family income in Canada. In 1993, Statistics Canada introduced a new survey, SLID, with much the same objectives but of longitudinal rather than cross-sectional nature. Over the past five years, Statistics Canada has closely monitored the comparability of these two surveys. The two surveys do indeed produce comparable results. Starting with the 1998 reference year, SLID replaces SCF as the source of annual income estimates. Additional information on the comparability of the SLID and SCF can be obtained in *Bridging Two Surveys: An Integrated Series of Income Data from SCF and SLID, 1989-1997* or in *A Comparison of the Results of the Survey of Income Dynamics (SLID) and the Survey of Consumer Finances (SCF) 1993-1997: Update* (see also Related Products and Services).

This publication presents a wide range of income statistics for a 10 year period. Data from the SCF were used to compute statistics up to 1995 while for 1996 and onwards, SLID is the data source.

Methodology

Survey content

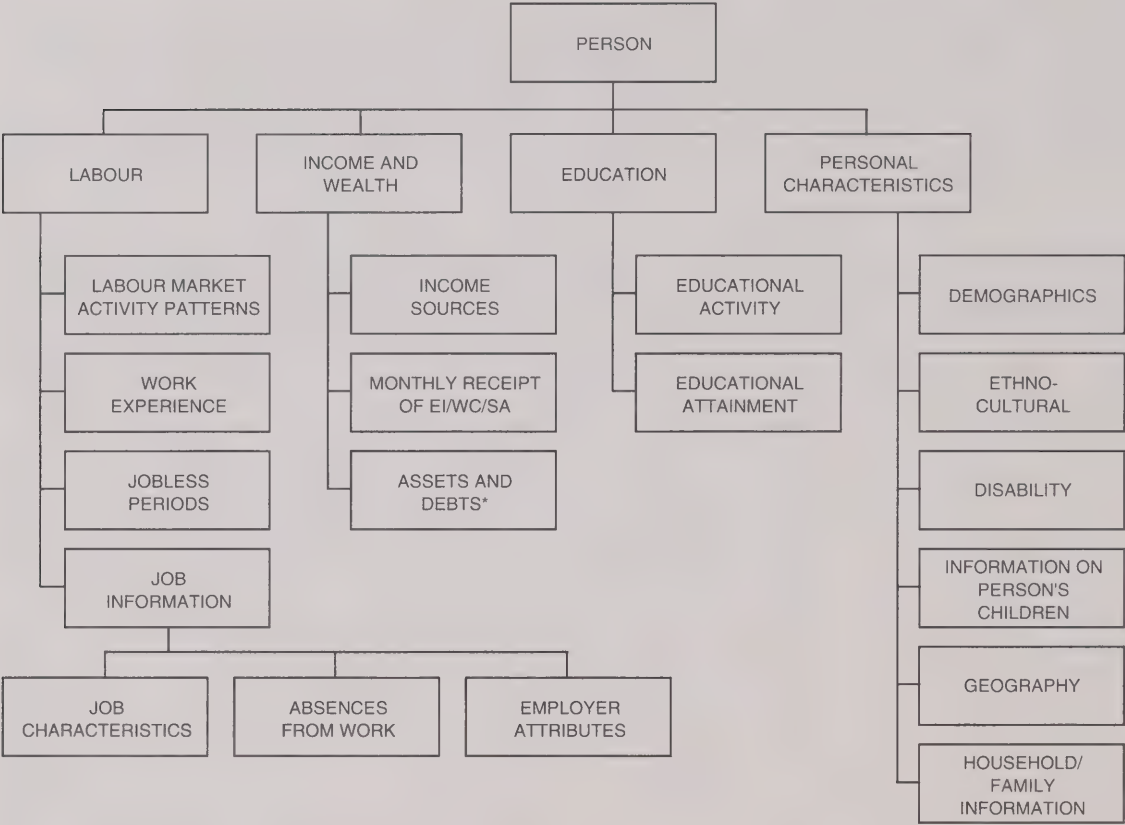
The SCF was an annual survey, conducted each April (but discontinued after April 1998) as a supplement to the Labour Force Survey (LFS), and designed to produce cross-sectional statistics on income by detailed sources. Information on labour force experience and demographic characteristics such as education, family relationships and household composition was also collected, primarily by using data collected for the LFS.

SLID was designed to capture changes in the economic well-being of individuals and families over time and the determinants of labour market and income changes. The survey supports analysis on transitions into and out of the labour force associated with the life cycle or with the business cycle; on the impact of family events on labour market activity and remuneration; on the determinants of income instability; on what triggers shifts into and out of low income and on changes in the composition of income through time. Since SLID additionally carries a broad selection of human capital variables, it is also used for studies of such topics as gender wage and earnings gaps.

The major content themes of SLID are illustrated in the following chart.

Chart A

ORGANIZATION OF CONTENT



* Not yet included in survey content

SCF and SLID are household surveys that target essentially the same population. Both surveys cover all individuals in Canada, excluding residents of the Yukon, the NorthWest Territories and Nunavut, residents of institutions and persons living on Indian reserves. Overall, these exclusions amount to less than 3 percent of the population.

The samples for SLID and SCF are selected from the monthly Labour Force Survey (LFS) and thus share the latter's sample design. The LFS sample is drawn from an area frame and is based on a stratified, multi-stage design that uses probability sampling. The sample is composed of six independent samples. These samples are called rotation groups because each month one sixth of the sample (or one rotation group) is replaced.

Chart B

Overlapping design of SLID sample

[illegible]

The reference period for the SCF was the previous calendar year. Income questionnaires were mailed out to selected households prior to the April LFS. Information collected through this supplementary income survey, along with demographic and labour market data amassed by the LFS that month, constituted the SCF database.

January, interviewers collect information regarding respondents' labour market experiences during the previous calendar year. Information on educational activity and family relationships is also collected at that time. The demographic characteristics of family and household members represent a snapshot of the population as of the end of each calendar year.

Every May information on income is collected from the same sampled households. The income interview is deferred until May to take advantage of income tax time when respondents are more familiar with their income situation. As in the SCF, the reference period for income is the previous calendar year.

To reduce response burden, respondents can give Statistics Canada permission to use their T1 tax information for the purposes of SLID. Those who do so are only contacted for the labour interviews. Close to three-quarters of SLID's respondents give their consent to the use of administrative records.

Both SCF and SLID interviews are conducted over the telephone using computer assisted interviewing (CAI). The interviewer reads the questions as they appear on the computer screen and keys in the reported information. Skip-patterns and edits are built into the collection software, allowing interviewers to immediately detect and resolve response inconsistencies. Collection of date-related information (e.g., employment spells, jobless spells, interruption of work), is greatly improved by the use of such an interactive data capture technique. Another advantage of the CAI technology is the feeding back of details from the previous interview assisting the respondents with recall.

Proxy response is accepted in the SCF and SLID. This procedure allows one household member to answer questions on behalf of any or all other members of the household, provided he or she is willing to do so and is knowledgeable.

There are two types of errors inherent to sample survey data, namely, sampling errors and non-sampling errors. The reliability of survey estimates depends on the combined impact of sampling and non-sampling errors.

Sampling errors occur because inferences about the entire population are based on information obtained from only a sample of the population. The results are usually different from those that would be obtained if information were collected from the whole population. Errors due to the extension of conclusions based on the sample to the entire population are known as sampling errors. The sample design, the variability of the population

characteristics measured by the survey, and the sample size determine the magnitude of the sampling error. In addition, for a given sample design, different methods of estimation will result in sampling errors of different sizes.

Standard Error and Coefficient of Variation

A common measure of sampling error is the standard error (SE). The standard error measures the degree of variation introduced in estimates by selecting one particular sample rather than another of the same size and design. The standard error may also be used to calculate confidence intervals associated with an estimate (Y). Confidence intervals are used to express the precision of the estimate. It has been demonstrated mathematically that, if the sampling were repeated many times, the true population value would lie within the $Y \pm 2SE$ confidence interval 95 times out of 100 and within the narrower confidence interval defined by $Y \pm SE$, 68 times out of 100. Another important measure of sampling error is given by the coefficient of variation, which is computed as the estimated standard error as a percentage of the estimate Y (i.e. $100 \times SE / Y$).

To illustrate the relationship between the standard error, the confidence intervals and the coefficient of variation, let us take the following example. Suppose that the estimated average income from a given source is \$10,000, and that its corresponding standard error is \$200. The coefficient of variation is therefore equal to 2%. The 95% confidence interval estimated from this sample ranges from \$9,600 to \$10,400, i.e. $\$10,000 \pm \400 . This means that with a 95% degree of confidence, it can be asserted that the average income of the target population is between \$9,600 and \$10,400.

The bootstrap approach is used for the calculation of the standard errors of the estimates presented in this publication. For more information on standard errors and coefficients of variation, refer to the Statistics Canada publication (Catalogue 71-526-XPB), *Methodology of the Canadian Labour Force Survey*.

Standard errors and coefficients of variation of the estimates presented in this publication are available on request.

Suppression

Data reliability cutoffs were established based on variances of a number of different variables. In general, data values that have a coefficient of variation of less than 33% are not suppressed and are reliable to use. Suppressed estimates have a coefficient of variation greater than 33% and are not reliable.

The suppression cutoffs are listed below. Weighted person, family and household estimates that fall below these suppression cut-offs are withheld.

Table D
Suppression cutoffs

Geography	Weighted counts
Canada	13, 000
Newfoundland	2, 500
Prince Edward Island	1, 500
Nova Scotia	4, 000
New Brunswick	2, 500
Quebec	14, 000
Ontario	14, 500
Manitoba	6, 500
Saskatchewan	2, 500
Alberta	6, 000
British Columbia	11, 000

Non-sampling errors

Non-sampling errors generally result from human errors such as inattention, misunderstanding or misinterpretation. The impact of randomly occurring errors over a large number of observations will be minimal. Errors occurring systematically can, on the other hand, have a major impact on the reliability of estimates. Considerable time and effort is invested into reducing non-sampling errors in SLID and SCF.

Non-sampling errors may arise from a variety of sources such as coverage, response, non-response and processing errors.

Coverage error arises when sampling frame units do not *exactly* represent the target population. Units may have been omitted from the sampling frame (undercoverage), or units not in the target population may have been included (overcoverage), or units may have been included more than once (duplicates). Undercoverage, however, represents the most common coverage problem.

Slippage constitutes a measure of survey coverage error. It is defined as the percentage difference between control totals (as obtained from demographic estimates) and weighted sample counts. Slippage rates for household surveys are generally positive because of the more common problem of undercoverage of the population. According to the numbers reported below, in 1998, for example, SLID covered 87.14% of its target population.

Rates are also available upon request for sex, province and age groupings.

Table E
Slippage Rates in SLID

	1996	1997	1998
Canada (%)	11.46	12.23	12.86

Response errors may be due to many factors, such as faulty questionnaire design, interviewers' or respondents' misinterpretation of questions, or respondents' faulty reporting. Great effort is invested in SCF and SLID to reduce the occurrence of response error. Measures undertaken to minimize response errors include the use of highly-skilled and well-trained interviewers, and supervision of interviewers to detect misinterpretation of instructions or problems with the questionnaire design. Response error can also be brought about by respondents who, willingly or not, provide inaccurate responses.

Income data are especially prone to misreporting, as income is a sensitive issue and includes many items with which respondents are not always familiar. To obtain more accurate information, income data for the SCF and SLID are collected after the income tax "season" when respondents are more familiar with their tax records. Respondents receive information about the income interview prior to the interviewer's telephone call. This gives them time to consult documents and have information available at the time of the interview. Nevertheless, a comparison of data produced from the SCF with other sources suggest that certain income components such as EI benefits and self-employment earnings are under-reported in an income interview. For respondents who grant Statistics Canada permission to access their tax files (the majority of respondents), SLID collects income data directly from administrative files. This procedure reduces misreporting of income in the SLID.

Non-response errors occur to some extent in any survey for reasons such as household members being on vacation during the interview period or refusing to supply requested information, despite attempts to obtain complete response from sampled units. For these individuals, the missing data are imputed either explicitly by assigning data to each non-respondent on the basis of a similar respondent record, or implicitly by redistributing the weight of the non-respondent individual to other responding individuals. The bias introduced by non-response increases with the differences between respondent and non-respondent characteristics. Methods employed to compensate for non-response make use of information available for both respondents and non-respondents in an attempt to minimize this bias.

Processing errors can occur at various stages in the survey: data capture, editing, coding, weighting or tabulation. The computer-assisted collection method used for SLID and SCF reduces the chance of introducing capture errors because checks for consistency and completeness of the data are built into the computer application. To minimize coding, weighting or tabulation errors, diagnostic tests are carried out periodically. These tests include comparisons of results with other data sources.

Weighting

The estimation of population characteristics from a survey is based on the premise that each sampled unit represents, in addition to itself, a certain number of unsampled units in the population. A basic survey weight is attached to each record to indicate the number of units in the population that are represented by that unit in the sample. Two types of adjustment are then applied to the basic survey weights in order to improve the reliability of the estimates. The basic weights are first inflated to compensate for non-response. The non-response adjusted weights are then further adjusted to ensure that estimates on relevant population characteristics would respect population totals from sources other than the survey. The population totals used for SCF and SLID were based on Statistics Canada's Demography Division population counts for different province-age-sex groups. In SLID, different weights apply for cross-sectional and longitudinal estimates.

Cross-sectional representativeness of SLID

Each longitudinal sample, or "panel" in SLID initially constitutes a representative cross-sectional sample of the population. However, because the real population changes each year, whereas by design the longitudinal sample does not, the sample must be modified to properly reflect these changes to the composition of the population. This is done by adding to the sample all *new* people in the population who are found to be living with the initial respondents (and likewise dropping them from the sample if they leave at later time-points). Conversely, any original respondents who leave the target population (by moving abroad, into institutions, etc.) are given a zero weight for cross-sectional purposes. In this way, the cross-sectional sample, composed of the original respondents minus those who left the target population plus those who have entered it, is *virtually* fully representative of the population at each subsequent time-point. The missing group is composed of persons who have newly entered the target population and are not living with anyone who was in the target population when the most recent panel was selected. Since SLID introduces a new panel every three years, however, this group is quite small.

Response rates

High response rates are essential for the data quality of any survey and thus considerable effort is invested to encourage effective participation from SCF and SLID respondents.

The response rates are relatively high in both the SCF and SLID. In the SCF it ranged from 78.1% in 1989 to 82.1% in 1995, while SLID's cross-sectional rate of response varied from 87.1% in 1996 to 84.4% in 1998.

The higher SLID response rates are primarily due to the use of administrative data from the tax files.

Note that the response rates are defined at different levels in the two surveys. For SCF, the response rate is calculated at the family level whereas it is based on household response in SLID. For purposes of calculating cross-sectional response rates in SLID, households are defined according to the January household composition. The calculation of the response rate at the household level is based on the response codes for individuals in the household, including both longitudinal respondents and cohabitants. A respondent household is defined as a household that has at least one respondent individual. An individual is defined as a respondent if he or she responded to either the labour or the income interview. Respondent households are divided into completely respondent households and partially respondent households. Partially respondent households are weighted and the missing income data in these households are imputed.

Imputation for non-response

Income data are imputed in SCF – and in some cases in SLID – using a “nearest neighbour” approach. This method involves identifying another individual with certain similar characteristics, who becomes the “donor” for the imputed value. Amounts received through government programs such as the Child Tax Benefits, the Goods and Services Harmonized Sales Tax Credit, the Guaranteed Income Supplement, are also derived in the SCF and in SLID from other information collected by the surveys.

SLID also uses other imputation techniques. In fact, the primary method employed for imputing income data in this survey is to use the previous year's data, updated for any changes in circumstances. Only in the absence of such data are income figures imputed using the “nearest neighbour” technique in SLID.

Data obtained from the tax route are considered complete and thus require no imputation.

Comparability with other income data sources

Comparisons of figures produced from the SCF with other sources of data (Census of Population, Longitudinal Administrative Data, National Economic and Financial Accounts) reveal that certain income components, such as investment, self-employment earnings, social assistance payments and EI benefits, are under-reported in the SCF.

SLID's estimates of the number of income recipients, aggregate individual income and average family income are higher than the corresponding estimates from SCF data.

Differences between SCF and SLID income figures can be attributed to the different editing, imputation, data collection (entirely by questionnaire for the former versus partially by linkage with T1 income tax files for the latter) procedures.

Table F
Response rate in SCF (1989-1995) and SLID (1996-1998)

Year	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998
Response Rate (%)	78.1	79.0	80.0	80.7	80.0	79.5	82.1	87.1	85.2	84.4

Related Products and Services

Canadian Statistics on the Internet

The following data are available, free of charge, on Statistics Canada's website (www.statcan.ca):

- Average Market Income by Selected Family Types, Canada, 1989-1998
- Average Total Income by Selected Family Types, Canada, 1989-1998
- Average After-Tax Income by Selected Family Types, Canada, 1989-1998
- Government Transfers and Income Tax by After-Tax Income Quintiles, Canada, 1997-1998
- Persons in Low Income Before Tax, Canada, 1989-1998
- Persons in Low Income After Tax, Canada, 1989-1998

The menu path to download the above-listed tables is "Canadian Statistics" then "The People" followed by "Families, households and Housing" and "Income".

- Average Earnings by Sex and Work Activity, Canada, 1989-1998
- Estimated numbers of Earners by Sex and Work Activity, Canada, 1989-1998
- Husband-Wife Families: distribution and average income by number of earners, Canada, 1989-1998

The menu path to download the above-listed tables is "Canadian Statistics" then "The People" followed by "Labour, Employment and Unemployment" and "Earnings".

Income in Canada, 1998 (electronic version) 75-202-XIE (\$45)

An electronic version of the present publication is available on Statistics Canada's website (www.statcan.ca). It includes the following additional tabulations:

Market Income

2.2 – Median Market Income by Selected Family Types, Canada, 1989-1998

Total Income

4.3 – Median Total Income by Selected Family types, Canada, 1989-1998

After-Tax Income

6.2 – Median After-Tax Income by Selected Family Types, Canada, 1989-1998

Multiple Income Concepts

7.1 – Average Income by Selected Family Types, Showing Different Income Concepts, Canada and Provinces, 1997 and 1998

7.2 – Average Income and Income Shares by After-Tax Income Quintiles, Showing Different Income Concepts, Canada and Provinces, 1989-1998

- 7.3 – Gini Coefficients of Market Income, Total Income and After-Tax Income, Showing Selected Family Types, Canada and Provinces, 1989-1998
- 7.4 – Average Income by After-Tax Income Quintiles, Showing Adjustment for Family Size, Canada and Provinces, 1989-1998

Low Income

- 8.5 – Persons in Low Income Before Tax (1992 LICOs base), Showing Prevalence and Estimated Number, Canada and Provinces, 1989-1998
- 8.6 – Percentage of Persons in Low Income Before Tax (1992 LICOs base) by Age, Sex and Educational Level, Showing Persistence of Low Income, Canada, Between 1993 and 1998
- 8.7 – Low Income Before Tax (1992 LICOs base) by Selected Family Types, Showing Prevalence, Estimated Number and Average Income Gap, Canada, 1989-1998
- 8.8 – Low Income Before Tax Cut-Offs (1992 LICOs base), 1989-1998

Background Tables

- 9.1 – Number of Persons by Selected Family Types, Canada and Provinces, 1989-98
- 9.2 – Number of Families by Selected Family Types, Canada and Provinces, 1989-98

The menu path to download the electronic version is "Products and Services", then "Downloadable publications (45\$)", followed by "75-202-XIE, Income in Canada, 1998."

Income Trends in Canada, 13F0022XCB (\$195)

This annual CD-ROM, which includes over 2 million data points, is the complement to *Income in Canada, 1998*. It provides historical trends starting in 1980, for Canada, the provinces and 15 metropolitan areas. The data are presented in Beyond 20/20 TM format that allows users to easily view trends, create tables and chart income.

A first edition is now available, featuring data up to 1997. The 1998 edition will be available in the fall of 2000.

A detailed listing of tabulations, a User's Guide and an order form are available on Statistics Canada's website at www.statcan.ca/english/ads/13F0022XCB/index.htm

Longitudinal data from the Survey of Labour and Income Dynamics (SLID)

Starting with reference year 1998, the Survey of Labour and Income Dynamics (SLID) officially replaces the Survey of Consumers Finances (SCF) as the source of income data.

SLID is a longitudinal survey – the same people are interviewed from one year to the next for a period of six years – that began collecting data with the 1993 reference year.

The income content of the two surveys is similar, with SLID adding a large selection of variables that capture transitions in Canadians' jobs, income and family events. Therefore, SLID opens new research avenues that will provide greater insights on important issues, such as how many Canadians remain in low income situations and what makes it possible for others to emerge from periods of low income.

Paradoxically, the comprehensive data that make SLID so valuable, also makes it more complex for Statistics Canada to ensure that confidentiality of respondents is maintained.

In order to comply with the strict confidentiality provisions of the Statistics Act, SLID longitudinal data are made available through new modes of dissemination, namely:

remote access: computer program(s) are written by clients and sent electronically to Statistics Canada, where staff run the program(s) against the data base and apply confidentiality protection measures. If need be, data are suppressed from the output. Survey officers subsequently return results to clients;

on premise access: researchers under contract with Statistics Canada are given access to Regional Reference Centers across the country, where staff provides data retrieval infrastructure and implements confidentiality procedures;

research data centres: will be opened on selected university campuses across the country, in 2000. These centers will act as extensions of Statistics Canada and provide researchers with access to the data, while protecting confidentiality.

Public Use Microdata Files

Cross-sectional public use microdata files, modeled on the Survey of Consumer Finances microdata data files, will be released in late 2000. No further longitudinal public use microdata files are presently planned.

Research and Working Papers

Statistics Canada publishes a variety of research and working papers that are made available free of charge on its website (www.statcan.ca). Listed below is a selection of recent papers, for readers interested in income trends. Several other reports are also available.

- To What Extent are Canadians Exposed to Low Income? 75F0002MIE99001
- The Persistent Gap: New Evidence on the Canadian Gender Wage Gap 75F0002MIE99008
- A Comparison of the Results of the Survey of Labour and Income Dynamics (SLID) and the Survey of Consumer Finances (SCF) 1993-1997: Update 75F002MIE99007
- Bridging Two Surveys: An Integrated Series of Income Data from SCF and SLID, 1989 – 1997
- Should the Low Income Cutoffs be Updated? A Discussion Paper 75F0002MIE99009

The menu path to download the above-listed papers is "Products and Services" then "Downloadable research papers (free)" followed by "Income, expenditures, pensions, assets and debts".

- The Performance of the 1990s Canadian Labour Market 11F0019MIE00148
- Why Do Children Move Into and Out of Low Income: Changing Labour Market Conditions or Marriage and Divorce? 11F0019MIE99132
- Social Transfers, Earnings and Low-Income Intensity Among Canadian Children, 1981-1996: Highlighting Recent Developments in Low-Income Measurement 11F0019MIE00144
- The Maturation of Canada's Retirement Income System: Income Levels, Income Inequality and Low Income among the Elderly 11F0019MIE00147

The menu path to download the last four papers listed above is "Products and Services" then "Downloadable research papers (free)" followed by "Analytical Studies Branch".

SLID Documentation for Researchers

- Survey Overview – Survey of Labour and Income Dynamics 75F0011XIE
- Survey of Labour and Income Dynamics Microdata User's Guide 75M0001GIE

The menu path to download the above-listed working papers is "Products and Services" then "Downloadable publications (free)" followed by the catalogue number.

- SLID Electronic Data Dictionary 75F0026XIB

The menu path to download this document is "Concepts, definitions and methods" followed by "Questionnaires and data dictionaries" followed by "SLID electronic data dictionary".

Publications from the Survey of Consumer Finances

The transition from the Survey of Consumer Finances to the Survey of Labour and Income Dynamics has also triggered a revision of the income product line.

With the introduction of *Income in Canada, 1998 (the print and electronic editions)* and *Income Trends in Canada CD-ROM*, the following SCF publications are discontinued:

13-207-XPB	Income Distribution by Size in Canada
13-210-XPB	Income After Tax: Distribution by Size in Canada
13-551-XPB	Low Income Cut-offs
13-569-XPB	Low Income Persons
13-592-XPB	Low Income After Tax
13-582-XPB	Low Income Measures
13F0019XPB	Low Income Measures, Low Income After Tax Cut-Offs and Low Income After Tax Measures
13-208-XPB	Census Family Incomes
12-215-XPB	Characteristics of Dual-Earner Families
13-217-XPB	Earnings of Men and Women

Perspectives on Labour and Income 75-001-XPE

Perspectives on Labour and Income is a quarterly journal that features analytical articles on the latest trends. It includes a section that summarizes recent reports and studies released by Statistics Canada. Subscribing to *Perspectives on Labour and Income* will prove to be an excellent way to keep up-to-date on what's new, all year long!

Client Services

For clients with more specialized data needs, custom tabulations can be produced on a cost-recovery basis. For more information or to enquire about the concepts, methods, data quality or the product line, contact Client Services (1 888 297-7355 or 613 951-7355; income@statcan.ca), Income Statistics Division.

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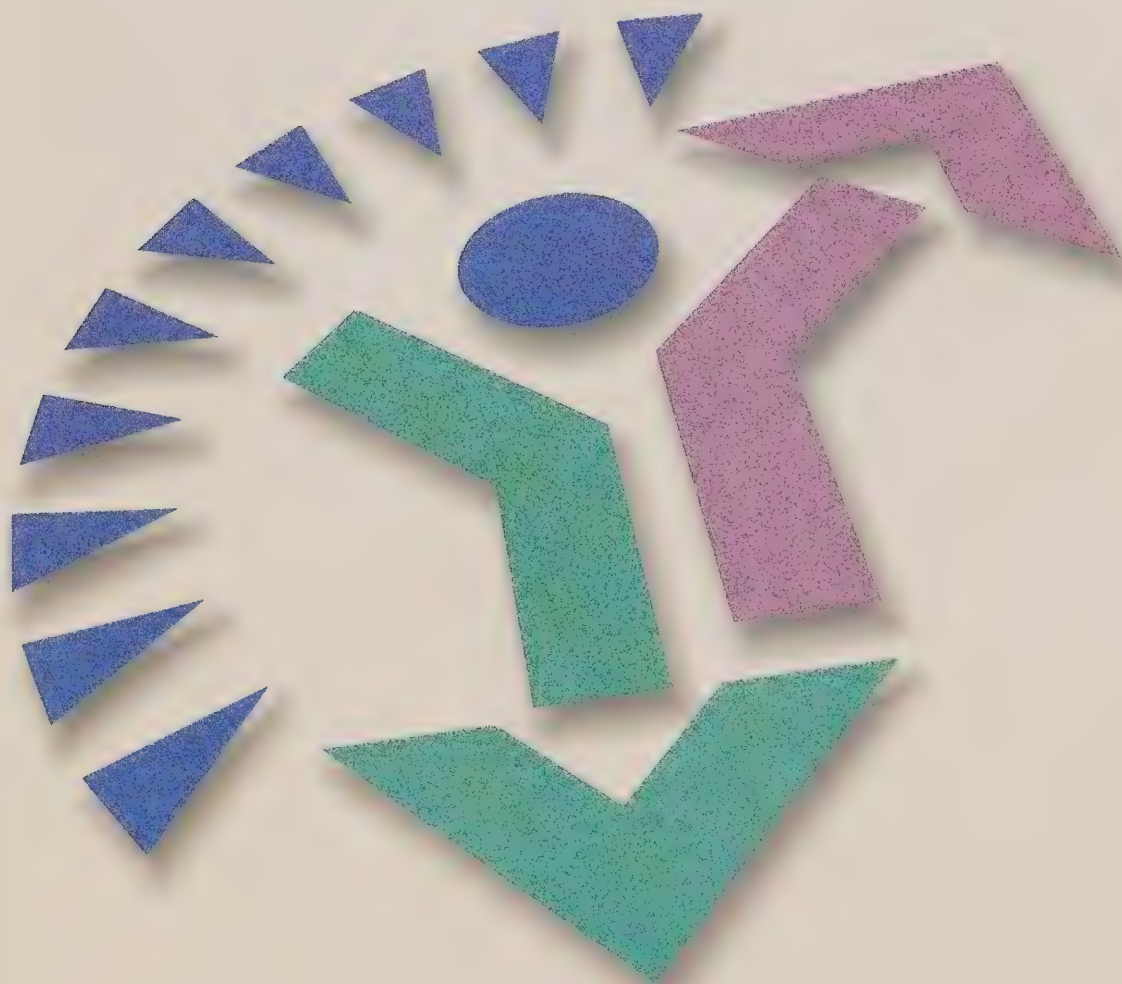
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Income Statistics Division

Income in Canada

1999

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Symbols

The following standard symbols are used in Statistics Canada publications:

- .. figures not available.
- ... figures not appropriate or not applicable.
- nil or zero.
- amount too small to be expressed.
- ^p preliminary figures.
- ^r revised figures.
- x confidential to meet secrecy requirements of the Statistics Act.

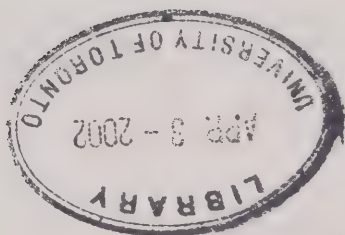


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Highlights

1999 income: an overview

Market income

Average market income for Canadian families of two or more people was \$56,998 in 1999, up 1.4% from the previous year after adjusting for inflation. This marks the sixth consecutive year of positive growth, although at a slower rate than in the two previous years. Average market income has increased by 13.6% since 1993 when it was at a low for the decade of \$50,192.

Average market income for persons not living in families (unattached individuals) was \$22,038 in 1999, up 4.3% from the previous year. This was the second year in a row that the growth in average market income of unattached individuals exceeded 4%. Mainly because of these recent increases, the average market income of unattached individuals returned to about the same level as the peak reached in 1989.

Distribution of market income

If families are ranked by their income level from lowest to highest, the top 20% of families earned 44.4% of all market income in 1999, compared to 3.5% for the bottom 20% of families. For every dollar earned by the bottom 20%, nearly 13 dollars were earned by the top 20%.

Average government transfers declined about 3 percent

On average, families of two or more persons received an estimated \$6,821 in government transfers in 1999, a decline of 3.3% from 1998. Government transfers to families peaked in 1993, and have fallen 8.0% since then.

Unattached individuals received \$5,020 on average in transfers in 1999, down 2.9% from 1998 and 10.0% from the peak reached in 1994.

Total income

When all income sources are considered, Canadian economic families received an average of \$63,818 in total income in 1999, up 0.9% from 1998. Average total income for unattached individuals was \$27,058, an increase of 2.9%. Total family income increased 10.8% since 1993, the decade's lowest level.

For the 20% of families with the lowest incomes, government transfers contributed about half (50.8%) of all income received in 1999. For families in the top quintile, only 3.2% came from transfers. Because of transfers, the distribution of total income is more "equal" than market income. On the basis of total income, the top 20% of families received about six and a half dollars for every dollar received by the bottom quintile. In aggregate terms, the top 20% of families got 40.9% of total income, versus 6.3% for the bottom 20% of families. This is a slightly more unequal distribution than ten years ago, when the shares were 39.1% and 6.4%.

Drop in income taxes

In 1999, the average family paid \$12,346 in income taxes. This is a decrease of 2.8% from 1998, when taxes were at the highest level in the 1990s.

The proportion of tax paid by each income group has shifted in the last ten years. The proportion of taxes paid by families in the bottom quintile has increased but remains relatively low, having gone from 1.6% in 1990 to 1.9% in 1999. Families in the highest quintile also paid a somewhat larger share of taxes in 1999, accounting for 51.8% of aggregate income taxes versus 48.7% in 1990.

After-tax income

The average family had an estimated \$51,473 in after-tax income in 1999, up 1.9% from 1998. For unattached individuals, the average after-tax income was \$22,064, up 2.7% from the previous year.

Like transfers, taxes reduce income inequality. The top 20% of families received 38.3% of all after-tax dollars compared with 7.4% for the bottom quintile, a ratio of 5 to 1.

Fewer families in low income in 1999

An estimated 723,000 families were in low income after tax in 1999, down from 737,000 in 1998. The family low income rate was 8.6%, the lowest rate since 1990 (8.5%). The situation of families below the low income cutoff also showed some improvement. These families would have needed, on average, an additional \$6,262 in after tax dollars to reach the low income cutoff, compared to \$6,690 in 1998.

Among unattached individuals, 1,280,000 were in low income in 1999, virtually the same as in 1998. On average, they would have needed an additional \$5,047 to rise above the low income cutoff in 1999.

The low income rate for persons dropped as well. In 1999, 11.8% of all Canadians, about 3.6 million persons, were in low income based on income after tax. After climbing throughout the early 1990s, the prevalence of low income peaked in 1996, at 14.0%, and has declined over the last three years.

In 1999, 962,000 children were in low income families, down from 978,000 in 1998. The proportion of children living in low income families has been falling since 1996 when it peaked at 16.8% on an after-tax basis. The rate then fell to 13.9% in 1998 and 13.7% in 1999.

Low income touches more than one in five over a six-year period

About 24.1% of Canadians experienced low income at least one year during the six-year period starting with 1993. This reflects the fact that, for some, low income is a transitory state. About 8.0% of individuals experienced one year of low income and 4.8% experienced two years (not necessarily consecutive). At the other extreme, 3.3% of the population remained in low income throughout the period from 1993 to 1998.

Impact of transfers and taxes across family types

The average married couple with no children at home earned about \$59,854 in market income in 1999. They received an additional \$3,336 in government transfers, but paid out \$13,278 in taxes. So, on average, they received \$49,912 after tax; after netting out taxes and transfers, they retained 83.4% of their market income.

Dual-earner parents had higher market income (\$70,499) and higher after-tax income (\$58,063) but the portion of market income they retained was much the same, at 82.4%. Single-earner couples with children had substantially lower levels of market income in 1999, \$47,828 on average. But with somewhat higher government transfers and lower income tax, their after-tax income, at \$42,898, was 89.7% of their market income.

Lone-parent families averaged \$22,763 in market income in 1999. They received more in government transfers than they paid in taxes, so that after-tax income was higher, at \$26,823. The same is true for families headed by a senior. Their market income averaged \$25,937 while after-tax income was \$38,846 in 1999. Unattached seniors, particularly senior women, registered very low levels of income. Senior unattached men averaged \$22,577 after tax and, senior women, \$18,427.

Chapter 1: Introduction

This report examines family income and low income in Canada. The data are drawn from two household surveys: the Survey of Consumer Finances (SCF) and the Survey of Labour and Income Dynamics (SLID). For readers who are familiar with the SCF program, this new annual report replaces the series of publications traditionally produced by SCF¹. *Income in Canada* contains the key tables from the previous publication series, as well as several new ones. Historical data prior to 1996 are drawn from the SCF and data since 1996 are taken from SLID.

The publication is organized into chapters, each dealing with a specific income concept. Each chapter has a short analytical article, followed by data tables. Background information on the data sources, notes and definitions, survey methodology and data quality is presented at the end of the publication. Chapter 2 examines market income, also known as “income before transfers”. It represents the money people earned from the labour market, investments and private pensions. Chapter 3 looks at government transfer payments, focusing on specific groups or family types (such as the elderly, lone-parent families and families that had no earner) that are the target beneficiaries of most income security programs. Chapter 4 deals with the total income of Canadian families. The role of government transfers in total income is also examined. Chapter 5 presents information on income tax and how it varied by family type. Chapter 6 examines after-tax income. The joint effect of transfers and income taxes is assessed. Chapter 7 revisits all the income concepts and focuses on broad trends. Chapter 8 concentrates on low income in Canada, including low income persistence. Chapter 9 presents tables on family and person estimates underlying the time series covered in this publication.

The tables and charts in this publication show data for at most a ten-year time-span, due to space constraints. The companion product to this publication — a compilation of tables on CD-ROM called *Income Trends in Canada* — replicates all of the tables in this publication but for the period starting with 1980. It also contains data for 15 metropolitan areas in addition to provincial data. Tables on earnings (the major component of market income) and other related income concepts or statistics are also shown. For more information on *Income Trends in Canada*, or to order this CD-ROM (at a cost of \$195), please refer to the last section in this publication, «Related Products and Services».

¹ For a listing of SCF publications, see *Related Product and Services*.

When assessing data trends over time, there is always the choice of time period on which to make comparisons. Obviously, the commentary in the following chapters focuses on what's «new», the most recent year of data available. But it also draws on trends over the previous several years. Over the past twenty years, the most notable events in the business cycle (a popular phrase for economic upturns and downturns) were the recessions in the early 1980s (about 1982 to 1983) and the early 1990s (about 1991 to 1993). Between these two reference points, 1989 stood out as a «peak» year for real incomes of families, which was not surpassed until 1998. Our 1998 edition highlighted those comparisons. For 1999, we have highlighted the lengthy upwards trend of average real incomes since the low-point for family incomes during this decade, in most cases 1992 or 1993.

Finally, «structural» changes regarding income, such as in the distribution of incomes across the population, tend to require a longer time period to reveal notable changes. When commenting on income distribution, such as quintile analysis or the Gini Coefficient, we often use a standard ten-year comparison for ease of presentation. For analysis at the provincial level, it is again preferable to look at a longer trend for the purpose of separating real trends in income levels from relatively small but arbitrary changes that could be caused by smaller sample sizes at the provincial level.

To factor in inflation when comparing income levels across time, all the income estimates are expressed in constant dollars of the last year for which data are presented.

Chapter 2: Market Income

Market income includes the earnings that Canadians receive from their labour force participation. Also included in market income is investment and private pension income. For the majority of Canadians, particularly those of "working age", money from employment constitutes a high proportion of market income. In 1999, 87.2% of aggregate market income came from employment.

Continued growth, but at a slower pace

Average market income for Canadian families of two or more people was \$56,998 in 1999, up 1.4% from the previous year after adjusting for inflation (as measured by changes in the Consumer Price Index). This marks the sixth consecutive year of positive growth, although at a slower rate than in the two previous years. Average market income has increased by 13.6% since 1993 when it was at a low for the decade of \$50,192.

Average market income for persons not living in families (unattached individuals) was \$22,038 in 1999, up 4.3% from the previous year. This was the second year in a row that the growth in average market income of unattached individuals exceeded 4%. Mainly because of these recent increases, the average market income of unattached individuals returned to about the same level as the peak reached in 1989.

Growth rates differ among provinces

Average market income of families in 1999 was 5.2% higher than that in 1990. Prince Edward Island had the largest provincial growth rate over the decade (12.1%). Four other provinces had growth rates higher than the overall average: New Brunswick, Alberta, Saskatchewan and Ontario. Newfoundland was slightly below average. Although the decrease was less than one percent, average market income of families in Nova Scotia and British Columbia dropped from the beginning to the end of the decade. In 1999, average market income was highest in Ontario, estimated at \$65,429, followed by Alberta (\$60,447) and British Columbia (\$57,131).

Chart 2.1

Average market income of economic families and unattached individuals, 1990-1999

1999 dollars



The labour market continues to improve

The growth in market income was driven mainly by labour market conditions. In 1999, Canada experienced strong economic growth for the third year in a row and accelerated employment growth as well. Real Gross Domestic Product (GDP) grew 4.3% in 1999 after rising 3.1% in 1998. At the same time, employment rose 2.8% in 1999, its best performance of the decade. In particular, the number of Canadians working full-time increased

3.3% from 1998. As well, the proportion of families in which at least one member experienced unemployment at some time in the year declined from 26.4% in 1998 to 21.0% in 1999. Ontario, Newfoundland and New Brunswick experienced higher employment growth than the average for Canada as a whole. These two Atlantic provinces were also the two provinces that had the highest increases in market income in 1999.

Third consecutive year of growth for two-parent families

The market income of two-parent families increased for the third year in a row (2.5%), but at a slower rate than in 1998 (5.4%) and 1997 (4.0%). Their 1999 market income was 9.0% higher than at the beginning of the decade and 15.7% higher than in 1993.

Senior families' incomes increase

While some family types experienced a fall in their market income between 1998 and 1999, the income of families in which the main income earner was a senior grew 8.6%, the largest increase among the main family types. In fact, for this group all sources of market income (pensions, investment income and earnings) increased sharply.

After a large increase between 1997 and 1998, the market income of female lone-parent families was virtually unchanged between 1998 and 1999. These families received an average of \$19,469 in market income, approximately 28% as much as two-parent families.

Chart 2.2

Average Market Income Canada and the Provinces, percentage change, between 1990 and 1999

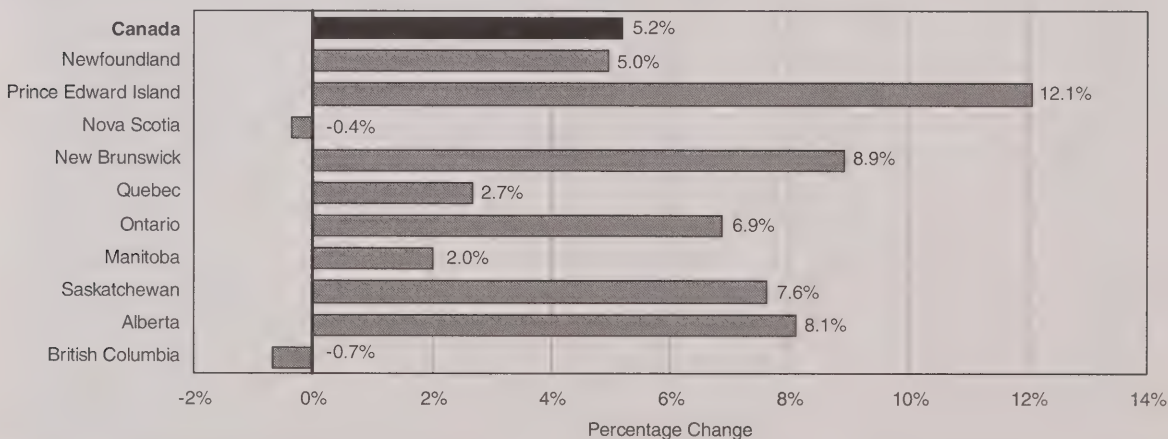
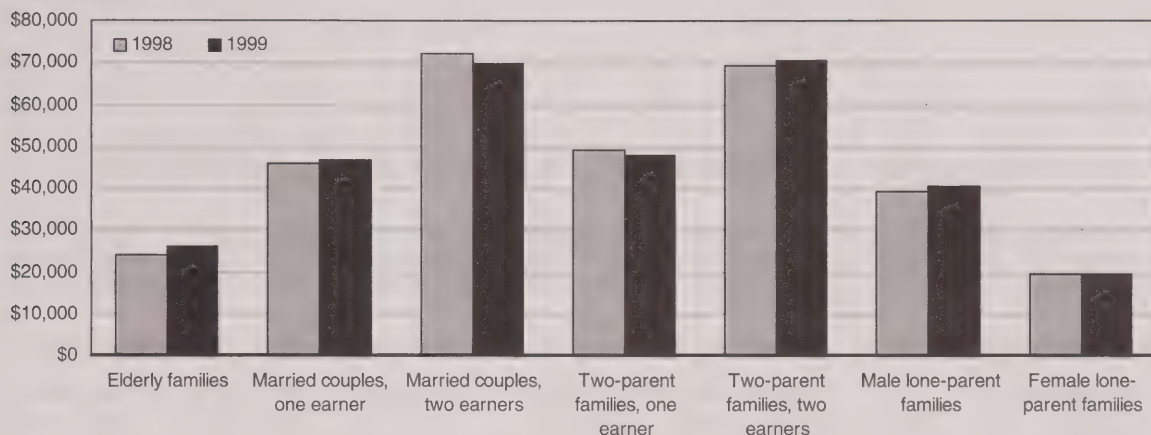


Chart 2.3

Average Market Income by Major Family Type, 1998 and 1999

1999 dollars



Widespread increase in market income by income quintiles

With the exception of families in the highest quintile, for whom there was virtually no change, average market income for each quintile was higher in 1999 than the previous year.

In 1999, average market income for Canadian families in the top quintile of the income scale was \$126,451, about 13 times higher than families in the bottom quintile. In 1998, this ratio was 14 to 1. Similarly, Canadian families in the bottom quintile received 3.5% of aggregate market income, up from 1998, while the share of those in the top quintile was 44.4%, down from 1998.

Chart 2.4

Share of Market Income by Quintiles for Families, 1998 and 1999

Market income share

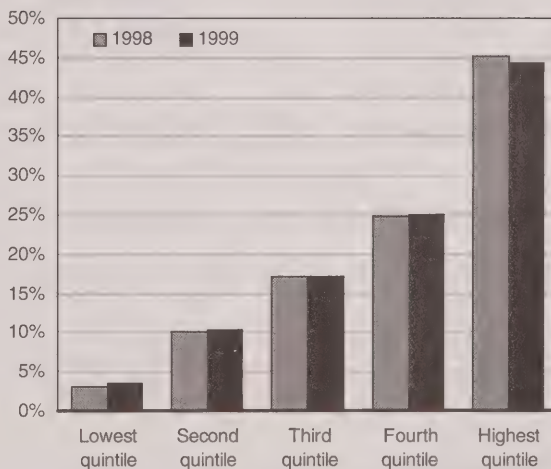


Table 2.1

Average Market Income by Selected Family Types, Canada and Provinces, 1990-99

	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
1999 constant dollars (\$)										
CANADA										
Economic families, 2 persons or more	54,178	52,155	51,450	50,192	51,328	51,527	52,204	53,689	56,190	56,998
Elderly families	27,709	26,862	24,723	25,951	24,588	26,965	23,707	23,719	23,890	25,937
Married couples	23,675	22,194	21,034	22,651	21,523	22,627	22,763	22,923	22,936	25,347
Other elderly families	37,887	38,049	33,782	33,602	32,479	38,173	27,316	26,512	27,350	28,189
Non-elderly families	58,576	56,478	56,141	54,438	56,067	56,045	56,591	58,380	61,301	62,002
Married couples	56,914	56,029	57,900	54,771	54,963	55,491	57,306	59,418	61,355	59,854
No earner	18,852	18,535	16,461	16,204	15,751	13,878	18,765	19,045	18,155	19,774
One earner	45,977	41,073	41,437	42,556	42,127	41,548	40,575	42,934	45,719	46,523
Two earners	64,931	64,969	67,469	63,873	64,467	65,190	68,364	69,381	72,170	69,517
Two-parent families with children	62,981	60,702	60,971	59,347	61,059	61,032	61,088	63,559	66,990	68,668
No earner	16,835	2,536	2,400	2,535	2,179	2,702	3,737	4,689	4,079	4,331
One earner	43,145	41,878	41,593	40,162	42,615	40,259	43,474	43,084	48,888	47,828
Two earners	63,411	62,227	63,540	61,863	64,232	64,575	64,027	66,299	69,172	70,499
Three or more earners	81,934	78,982	77,490	78,797	79,284	79,474	81,291	83,491	83,920	87,457
Married couples with other relatives	81,720	76,734	75,871	75,831	77,419	75,637	79,547	80,584	83,343	86,569
Lone-parent families	21,087	19,201	20,388	18,127	19,254	20,530	19,932	20,467	22,680	22,763
Male lone-parent families	37,195	36,588	37,997	30,568	31,569	33,166	36,895	36,232	39,234	40,217
Female lone-parent families	18,244	16,645	17,981	16,071	17,227	18,401	17,058	17,587	19,578	19,469
No earner	1,272	1,443	1,395	1,313	1,706	2,561	1,759	1,193	1,691	1,642
One earner	21,915	21,618	23,940	21,664	22,802	23,721	23,378	22,558	22,740	22,510
Two or more earners	35,672	35,026	35,309	30,922	36,301	38,028	35,360	36,869	39,490	36,035
Other non-elderly families	43,453	41,164	36,550	39,314	40,709	40,656	45,216	44,534	48,977	48,258
Unattached individuals	22,223	20,558	20,773	20,175	20,152	20,449	20,211	20,209	21,121	22,038
Elderly male	11,748	11,032	12,171	10,356	12,820	12,764	13,691	13,984	14,371	13,937
Non-earner	9,700	8,985	11,545	8,710	9,286	9,927	10,849	11,049	10,713	11,477
Earners	28,152	28,649	19,447	22,826	40,643	36,076	33,947	30,404	35,984	27,902
Elderly female	8,509	8,320	7,741	6,915	6,088	7,871	9,346	9,258	8,800	8,863
Non-earner	7,790	7,837	7,177	6,310	5,594	7,297	8,453	8,366	7,954	8,004
Earners	23,798	20,780	16,666	21,659	18,753	22,008	28,041	20,760	20,160	20,772
Non-elderly male	29,677	26,658	26,771	26,383	27,329	26,425	26,239	26,079	27,757	28,633
Non-earner	6,152	4,118	3,817	3,460	3,899	3,469	2,861	3,056	2,802	3,065
Earners	32,760	30,964	31,087	31,479	32,111	31,066	31,209	30,790	32,193	33,028
Non-elderly female	23,580	22,316	22,539	22,621	21,062	22,183	20,864	21,061	21,781	23,591
Non-earner	7,020	5,654	5,442	4,589	5,898	4,557	3,276	4,059	3,655	3,359
Earners	27,124	26,622	27,492	27,338	26,270	27,212	26,352	26,179	27,423	29,719

Table 2.1

Average Market Income by Selected Family Types, Canada and Provinces, 1990-99

	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
1999 constant dollars (\$)										
NEWFOUNDLAND										
Economic families, 2 persons or more	36,633	34,733	33,697	33,327	35,991	34,763	35,079	34,808	36,098	38,454
Elderly families	14,879	14,219	10,525	11,728	12,025	12,694	9,423	11,698	9,723	11,333
Married couples	8,090	8,030	7,466	5,624	8,863	12,079	9,675	11,755	9,591	10,276
Other elderly families	22,426	20,668	14,082	19,978	15,981	13,625	8,927	11,587	10,046	13,783
Non-elderly families	40,356	38,549	37,789	36,883	40,374	38,592	38,771	38,324	40,106	42,537
Married couples	39,860	35,811	36,659	36,646	36,763	35,517	37,892	37,683	38,523	38,673
No earner	9,297	--	6,792	9,461	9,367	6,053	16,639	13,218	13,018	12,421
One earner	26,225	23,369	28,808	27,112	23,390	35,178	31,991	36,856	29,476	33,284
Two earners	48,371	44,884	47,033	46,916	51,311	47,192	48,731	45,685	49,336	50,071
Two-parent families with children	41,632	41,567	41,168	37,729	44,049	39,969	41,432	42,719	45,176	47,004
No earner	--	2,676	1,081	446	2,819	193	1,352	2,995	181	50
One earner	25,928	24,803	23,266	20,666	29,696	21,627	28,149	23,721	26,072	29,791
Two earners	43,295	46,338	44,743	39,917	47,887	49,765	47,646	49,213	50,710	52,006
Three or more earners	55,529	52,405	57,053	57,783	59,956	63,879	56,401	64,335	66,589	66,235
Married couples with other relatives	54,761	46,591	48,986	48,256	51,081	54,866	51,031	50,377	51,634	58,790
Lone-parent families	15,265	13,927	10,156	14,850	13,864	12,066	13,042	12,943	14,542	13,704
Male lone-parent families	--	--	--	--	--	--	--	--	--	--
Female lone-parent families	13,167	10,009	8,594	13,223	12,565	9,471	12,158	12,004	13,640	11,179
No earner	4,345	200	469	858	598	381	1,514	1,254	515	350
One earner	17,594	15,521	11,147	17,720	19,768	22,154	19,721	22,723	21,203	19,561
Two or more earners	--	--	--	--	--	--	--	--	--	--
Other non-elderly families	22,324	25,387	21,682	26,585	25,533	20,209	28,046	25,864	24,528	29,611
Unattached individuals	17,848	15,071	15,618	13,161	15,776	13,257	13,714	11,595	11,033	11,901
Elderly male	--	8,214	1,688	2,592	6,799	2,209	8,468	9,068	6,672	8,733
Non-earner	--	8,113	929	2,529	3,893	2,227	7,478	7,002	4,745	8,013
Earner	--	--	--	--	--	--	--	--	--	--
Elderly female	3,691	8,713	3,534	1,024	3,446	4,797	1,697	3,176	2,994	3,927
Non-earner	3,623	8,511	3,457	1,024	3,446	4,797	1,697	1,890	1,974	3,047
Earner	--	--	--	--	--	--	--	--	--	--
Non-elderly male	26,878	17,877	20,804	18,063	21,795	22,099	19,936	16,625	16,808	15,698
Non-earner	--	2,822	1,657	233	1,043	1,250	1,740	1,416	3,730	801
Earner	29,941	23,685	24,830	24,225	29,409	32,917	28,371	23,658	22,321	21,551
Non-elderly female	20,206	16,703	21,227	17,867	22,332	14,133	14,685	10,810	11,022	13,513
Non-earner	--	5,045	6,683	1,333	--	3,305	2,007	1,506	1,869	2,187
Earner	24,423	21,252	25,612	25,310	25,140	19,667	21,962	17,692	17,294	21,361

Table 2.1

Average Market Income by Selected Family Types, Canada and Provinces, 1990-99

	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
1999 constant dollars (\$)										
PRINCE EDWARD ISLAND										
Economic families, 2 persons or more	37,774	38,461	39,064	38,014	40,205	38,745	40,653	40,888	43,308	42,332
Elderly families	20,120	17,219	16,157	16,611	24,464	13,082	20,421	17,511	19,721	19,283
Married couples	16,254	14,706	13,697	14,277	19,330	12,874	25,931	21,916	24,349	19,453
Other elderly families	26,527	21,861	20,607	21,474	30,320	13,505	7,428	7,508	9,452	18,899
Non-elderly families	41,630	43,170	43,748	42,518	42,990	43,734	44,316	45,325	47,784	46,959
Married couples	36,455	42,900	43,397	40,703	43,825	42,056	42,916	47,399	46,735	41,851
No earner	--	--	--	--	--	--	--	--	--	--
One earner	--	--	36,077	--	--	--	--	29,853	33,639	29,542
Two earners	42,367	48,907	47,461	44,998	45,673	44,072	47,549	53,473	52,632	48,927
Two-parent families with children	45,378	45,702	46,622	46,589	47,560	47,719	50,414	49,265	50,153	45,879
No earner	--	--	--	--	--	--	--	--	--	--
One earner	30,950	--	32,171	28,018	30,319	31,562	--	--	--	--
Two earners	43,844	42,308	43,789	48,152	46,100	47,075	47,883	47,217	49,062	41,217
Three or more earners	57,547	58,020	60,216	52,628	58,841	55,522	64,019	60,027	59,109	64,939
Married couples with other relatives	64,098	60,331	57,428	52,865	49,928	54,751	55,146	59,768	71,469	86,694
Lone-parent families	15,093	14,564	20,474	17,987	19,002	16,973	17,173	17,302	21,268	19,220
Male lone-parent families	--	--	--	--	--	--	--	--	--	--
Female lone-parent families	14,215	14,408	17,448	16,207	15,499	17,054	15,822	17,392	20,738	18,687
No earner	--	--	--	--	--	--	--	--	--	--
One earner	14,539	15,335	15,255	16,968	--	--	--	13,522	14,003	13,684
Two or more earners	--	--	--	--	--	--	--	--	--	--
Other non-elderly families	31,864	30,242	33,610	30,470	29,373	31,233	31,552	28,088	34,509	46,692
Unattached individuals	15,260	12,907	14,027	13,088	14,245	13,537	12,982	12,131	12,376	14,027
Elderly male	--	--	--	--	6,774	--	--	--	--	--
Non-earner	--	--	--	--	6,131	--	--	--	--	--
Earner	--	--	--	--	--	--	--	--	--	--
Elderly female	4,754	3,761	7,591	6,988	5,251	4,479	6,408	7,267	7,813	7,297
Non-earner	4,139	3,761	7,061	6,052	3,355	4,285	6,535	6,392	8,198	6,838
Earner	--	--	--	--	--	--	--	--	--	--
Non-elderly male	22,223	18,569	17,187	16,020	21,412	17,814	17,099	15,502	16,063	18,199
Non-earner	--	--	--	--	--	--	--	--	--	--
Earner	24,505	20,752	22,241	17,759	24,216	22,165	19,420	16,266	16,659	20,967
Non-elderly female	18,835	14,915	18,695	17,565	17,609	19,258	15,893	13,413	13,260	15,656
Non-earner	--	--	--	--	--	--	--	--	--	--
Earner	22,137	17,057	21,299	23,939	20,721	22,560	18,176	16,199	16,045	19,614

Table 2.1

Average Market Income by Selected Family Types, Canada and Provinces, 1990-99

	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
1999 constant dollars (\$)										
NOVA SCOTIA										
Economic families, 2 persons or more	45,327	42,798	42,740	41,329	42,163	40,365	41,208	41,504	43,451	45,163
Elderly families	19,266	20,489	17,877	16,214	19,769	18,257	21,802	22,727	25,383	21,961
Married couples	16,431	18,168	14,679	15,035	15,602	14,123	15,794	16,077	19,400	20,496
Other elderly families	24,899	23,789	24,113	18,823	27,119	24,723	31,525	33,344	35,225	25,311
Non-elderly families	50,555	47,203	47,519	46,210	46,614	45,022	44,634	44,746	46,679	49,193
Married couples	48,416	47,286	45,281	47,413	47,549	44,600	41,665	41,576	45,201	45,165
No earner	--	19,793	18,489	26,831	12,378	16,152	20,152	16,716	16,544	20,387
One earner	38,755	35,234	40,516	39,361	34,752	33,803	34,085	29,326	33,713	36,333
Two earners	55,587	54,146	52,053	54,012	56,529	54,805	50,734	51,105	57,246	54,615
Two-parent families with children	56,177	50,550	53,165	52,099	52,365	52,333	52,223	53,115	55,355	57,438
No earner	--	--	--	--	--	--	--	--	--	--
One earner	37,266	40,254	32,729	39,477	30,192	36,614	38,381	36,368	37,097	43,910
Two earners	56,905	51,176	56,323	54,259	53,884	53,800	54,783	57,330	58,200	58,750
Three or more earners	73,249	63,350	69,436	68,113	73,766	68,358	71,217	70,201	70,175	74,644
Married couples with other relatives	63,715	61,680	66,713	61,690	59,137	56,138	62,231	65,529	62,451	68,924
Lone-parent families	18,606	13,776	12,790	10,623	14,203	12,155	11,758	10,494	11,213	16,208
Male lone-parent families	--	--	--	--	--	--	--	--	--	--
Female lone-parent families	15,664	11,950	11,615	9,980	12,439	11,569	9,873	9,145	9,573	14,725
No earner	1,245	173	1,583	1,510	1,140	1,954	2,293	3,004	746	996
One earner	20,193	17,282	17,463	15,591	17,839	17,299	15,160	14,307	10,772	17,265
Two or more earners	--	--	--	--	--	--	--	--	--	--
Other non-elderly families	32,081	37,238	30,531	28,879	28,050	28,184	28,640	32,760	28,988	30,792
Unattached individuals	18,171	16,004	14,487	17,079	13,739	13,335	13,240	14,255	15,033	16,345
Elderly male	5,868	7,082	8,929	5,879	7,885	7,946	7,578	10,443	9,868	8,548
Non-earner	4,031	6,758	7,966	4,062	7,584	6,286	7,054	10,067	8,536	7,887
Earner	--	--	--	--	--	--	--	--	--	--
Elderly female	8,390	8,364	7,199	4,308	5,264	4,340	5,322	5,632	5,462	6,161
Non-earner	8,133	8,379	6,860	3,741	4,815	4,188	5,172	4,859	4,842	6,036
Earner	--	--	--	--	--	--	--	--	--	--
Non-elderly male	24,477	23,095	17,400	23,863	19,099	17,005	17,974	19,161	20,737	20,594
Non-earner	7,929	5,204	2,493	4,244	5,403	5,199	4,176	7,287	6,650	7,020
Earner	26,773	26,523	22,043	28,448	22,400	21,371	21,193	21,425	23,884	23,939
Non-elderly female	20,904	17,990	19,005	21,977	14,640	17,477	15,367	16,014	15,759	20,368
Non-earner	6,345	5,645	6,716	5,114	2,707	4,456	4,406	4,936	5,518	3,105
Earner	24,259	21,849	23,345	26,050	19,978	22,034	20,930	20,354	20,033	26,620

Table 2.1

Average Market Income by Selected Family Types, Canada and Provinces, 1990-99

	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
1999 constant dollars (\$)										
NEW BRUNSWICK										
Economic families, 2 persons or more	40,865	40,826	41,878	41,038	40,415	39,652	41,115	40,599	42,401	44,504
Elderly families	18,590	16,217	15,298	16,020	19,038	17,061	21,283	20,995	23,752	23,236
Married couples	16,440	12,087	11,582	11,966	18,972	15,807	19,906	20,062	22,667	22,083
Other elderly families	21,905	23,754	22,147	22,661	19,166	19,025	25,338	23,932	27,766	27,512
Non-elderly families	45,348	45,671	47,150	45,814	44,295	44,105	44,575	43,995	45,512	48,194
Married couples	44,205	46,466	47,213	42,896	44,325	41,448	43,819	42,838	42,668	48,345
No earner	15,303	15,265	12,108	12,776	10,574	13,301	8,372	8,603	9,729	14,704
One earner	36,857	39,060	33,227	37,771	37,412	30,708	34,754	38,797	39,488	41,436
Two earners	51,425	52,281	55,274	49,214	52,000	49,645	54,653	50,507	49,882	55,431
Two-parent families with children	49,635	49,339	50,293	50,038	48,224	49,955	49,744	50,373	52,721	53,289
No earner	--	--	--	--	--	1,019	--	--	--	--
One earner	35,684	33,301	35,821	36,109	32,625	37,543	33,649	34,636	37,252	38,521
Two earners	50,519	50,497	52,149	49,316	49,964	51,815	53,690	53,625	56,312	54,941
Three or more earners	62,943	64,904	62,865	68,074	63,823	64,982	65,324	67,083	66,223	67,189
Married couples with other relatives	59,800	59,222	63,179	61,119	57,995	56,952	64,589	63,708	66,317	72,182
Lone-parent families	16,176	14,973	14,559	12,762	18,631	12,688	12,255	13,686	15,820	14,522
Male lone-parent families	--	--	--	--	41,808	25,841	--	--	27,481	22,693
Female lone-parent families	14,076	12,946	10,874	12,745	14,720	9,752	11,006	11,600	13,483	13,076
No earner	1,204	420	906	414	450	3,614	992	1,384	621	54
One earner	17,399	16,586	15,374	15,234	18,321	12,356	14,531	16,686	19,116	16,911
Two or more earners	--	--	--	--	29,426	--	--	--	29,842	--
Other non-elderly families	26,416	32,580	27,521	33,778	28,415	35,148	24,926	28,532	29,241	33,318
Unattached individuals	16,509	16,792	15,120	14,874	14,938	16,336	15,050	15,504	14,965	15,962
Elderly male	7,830	5,994	9,804	7,232	4,762	8,688	9,967	29,545	26,519	18,845
Non-earner	7,083	5,745	7,421	5,403	4,601	7,841	6,381	23,455	24,000	15,930
Earner	--	--	--	--	--	--	--	--	--	--
Elderly female	5,550	6,499	4,523	5,056	5,247	5,399	6,416	5,785	5,919	6,646
Non-earner	5,503	6,349	4,315	4,214	5,121	4,846	6,355	5,285	5,864	6,440
Earner	--	--	--	--	--	--	--	--	--	--
Non-elderly male	23,717	22,980	19,550	22,532	23,478	23,601	19,753	19,049	17,651	20,080
Non-earner	5,155	1,982	3,029	3,157	1,366	1,380	1,743	2,720	2,009	1,370
Earner	27,067	26,215	24,003	25,437	27,849	26,811	23,574	22,941	20,504	25,346
Non-elderly female	17,784	19,850	19,137	16,630	15,178	20,128	17,203	16,535	17,742	18,851
Non-earner	4,038	7,514	3,643	1,359	2,314	4,575	3,123	2,939	5,060	7,117
Earner	22,398	23,272	23,018	22,639	19,659	23,829	21,272	21,062	21,867	20,992

Table 2.1

Average Market Income by Selected Family Types, Canada and Provinces, 1990-99

	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
1999 constant dollars (\$)										
QUEBEC										
Economic families, 2 persons or more	48,116	46,178	45,236	43,372	45,454	45,364	45,370	46,341	48,614	49,409
Elderly families	20,967	24,383	19,735	20,708	20,189	19,744	18,582	18,021	19,758	21,077
Married couples	15,340	19,650	16,221	17,611	18,365	16,337	19,158	18,938	18,714	21,280
Other elderly families	33,877	33,021	26,574	27,243	23,840	27,058	16,472	14,855	23,351	20,412
Non-elderly families	52,317	49,656	49,491	46,975	49,856	49,802	49,578	50,767	53,186	54,153
Married couples	50,057	48,407	48,504	44,983	47,518	47,936	48,102	48,697	49,534	51,976
No earner	16,667	16,678	10,751	14,386	11,092	12,901	13,378	13,384	15,307	17,173
One earner	41,040	35,943	40,047	32,105	39,584	33,957	34,382	32,836	39,816	42,312
Two earners	58,235	58,353	57,742	55,062	56,708	59,210	59,913	60,785	59,656	63,168
Two-parent families with children	57,343	54,140	56,245	52,718	54,522	55,310	55,315	56,953	59,459	60,453
No earner	--	1,139	2,953	1,087	1,409	2,740	1,754	1,592	1,807	2,055
One earner	41,566	38,814	40,138	37,553	37,099	35,403	37,194	36,665	36,332	36,557
Two earners	60,084	57,625	60,325	58,761	59,924	61,361	62,247	62,804	65,292	66,219
Three or more earners	74,369	76,166	70,856	65,013	73,742	73,446	69,636	76,938	79,836	78,420
Married couples with other relatives	73,953	66,898	64,281	64,414	72,872	68,489	71,018	73,421	75,607	81,299
Lone-parent families	21,165	20,094	20,510	18,993	17,885	21,591	21,446	20,194	22,004	20,789
Male lone-parent families	35,883	33,769	43,477	31,075	27,791	37,002	35,592	32,861	37,419	35,957
Female lone-parent families	18,033	18,181	16,807	16,677	15,905	17,867	18,467	17,285	18,844	17,385
No earner	948	1,342	972	773	1,950	2,380	2,399	723	1,205	613
One earner	24,920	23,772	26,002	23,565	23,847	25,446	27,541	23,507	25,974	22,796
Two or more earners	36,781	43,050	28,646	27,199	31,533	36,802	34,094	31,852	--	30,217
Other non-elderly families	29,652	34,962	29,615	29,140	33,925	32,944	36,744	35,941	41,892	40,442
Unattached individuals	19,194	18,170	17,631	16,695	17,072	17,064	18,499	17,915	18,063	18,615
Elderly male	5,875	10,562	7,301	9,074	10,357	7,697	10,144	10,409	9,142	7,986
Non-earner	5,533	6,797	7,182	7,195	6,578	6,598	7,505	6,091	5,029	5,599
Earner	--	--	--	--	--	--	--	--	--	--
Elderly female	5,146	7,421	6,249	5,009	4,786	4,971	7,725	7,583	6,552	6,844
Non-earner	4,818	7,379	5,653	4,868	4,238	4,536	6,713	6,952	6,208	6,332
Earner	--	--	--	--	--	--	--	--	--	--
Non-elderly male	25,722	23,368	22,701	22,120	22,513	21,925	24,086	22,619	23,212	23,768
Non-earner	5,776	2,320	2,292	3,950	2,408	2,461	2,736	2,182	2,806	2,502
Earner	29,777	29,833	28,949	28,282	28,342	27,559	29,884	27,993	28,580	27,928
Non-elderly female	21,471	19,216	19,574	19,198	18,430	19,572	19,289	19,811	20,463	20,832
Non-earner	5,279	4,166	5,555	3,727	5,223	4,312	2,048	2,899	3,503	3,566
Earner	27,302	26,089	27,367	25,997	24,548	25,689	26,961	27,098	28,809	29,660

Table 2.1

Average Market Income by Selected Family Types, Canada and Provinces, 1990-99

	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
1999 constant dollars (\$)										
ONTARIO										
Economic families, 2 persons or more	61,231	58,750	57,320	55,944	56,830	57,643	58,561	60,412	63,784	65,429
Elderly families	34,765	30,075	31,257	30,705	28,383	33,762	27,722	27,713	27,676	29,762
Married couples	29,659	23,735	25,865	26,728	23,677	26,196	25,434	25,744	26,857	28,310
Other elderly families	47,201	46,255	44,688	39,380	40,975	52,938	37,863	34,750	30,749	35,405
Non-elderly families	65,582	63,597	61,836	60,359	61,894	62,145	63,051	65,401	69,425	71,118
Married couples	63,169	64,211	63,706	61,518	59,647	60,604	64,782	68,909	71,756	67,730
No earner	20,385	20,296	17,866	16,517	16,833	13,803	19,406	20,073	20,468	22,979
One earner	53,540	46,299	43,175	45,712	45,430	42,703	46,902	53,290	52,228	52,619
Two earners	70,998	73,256	73,895	72,553	71,246	72,621	77,403	79,844	85,685	78,593
Two-parent families with children	70,118	68,143	67,488	65,519	67,701	67,655	66,955	69,863	74,673	78,234
No earner	--	--	1,519	3,252	2,343	3,733	3,671	4,766	5,342	6,103
One earner	48,107	46,922	44,548	43,175	48,510	43,692	49,835	52,083	61,920	59,310
Two earners	69,515	69,370	70,058	68,149	70,918	71,571	69,260	71,652	76,084	78,878
Three or more earners	89,627	84,522	83,476	87,251	86,543	87,329	88,016	89,428	87,885	96,713
Married couples with other relatives	89,060	85,273	81,435	84,195	83,266	83,291	88,901	88,195	92,985	94,882
Lone-parent families	21,819	18,481	20,607	17,488	19,856	20,731	20,880	22,468	25,113	25,868
Male lone-parent families	42,227	40,529	34,938	27,818	29,575	30,546	43,280	39,712	45,597	43,157
Female lone-parent families	19,159	15,578	18,833	15,990	18,388	19,449	17,852	19,589	21,098	22,892
No earner	1,118	1,406	1,171	1,463	1,408	2,374	1,056	1,020	2,179	1,248
One earner	21,322	20,652	24,790	23,119	24,459	24,748	24,065	25,234	23,330	24,813
Two or more earners	38,567	35,806	40,059	32,080	42,710	43,055	41,767	46,778	45,560	43,128
Other non-elderly families	52,480	44,363	41,470	47,395	47,954	46,042	50,430	49,916	54,343	55,609
Unattached individuals	24,693	22,779	24,385	22,954	22,741	23,036	21,957	22,475	23,732	25,067
Elderly male	16,273	12,462	16,571	9,476	18,911	14,875	18,548	16,365	15,503	15,051
Non-earner	12,802	10,815	16,230	8,584	12,117	12,474	14,491	12,623	12,087	11,773
Earner	--	--	--	--	--	--	--	36,299	--	29,970
Elderly female	10,626	9,207	9,168	8,393	6,883	9,665	10,201	10,397	10,139	9,981
Non-earner	9,539	8,550	8,511	7,847	6,342	8,975	9,349	9,766	9,671	9,008
Earner	--	21,210	15,840	--	16,556	--	--	18,233	15,751	20,631
Non-elderly male	32,767	29,436	31,510	29,632	30,909	29,400	28,090	29,223	31,996	32,837
Non-earner	7,092	4,649	4,498	3,339	4,169	3,626	2,646	3,675	2,337	2,700
Earner	35,648	33,702	35,213	35,570	36,618	33,794	33,263	34,693	36,894	37,780
Non-elderly female	26,177	25,930	26,866	27,101	23,235	25,382	23,363	23,812	24,229	27,864
Non-earner	8,611	6,752	5,594	5,586	6,031	3,341	4,614	6,549	3,852	2,926
Earner	28,883	30,110	31,213	31,510	29,527	31,175	28,179	28,599	29,559	33,531

Table 2.1

Average Market Income by Selected Family Types, Canada and Provinces, 1990-99

	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
1999 constant dollars (\$)										
MANITOBA										
Economic families, 2 persons or more	48,456	44,478	47,334	46,081	46,996	48,627	46,717	47,741	50,475	49,430
Elderly families	29,001	23,659	19,224	26,198	20,108	23,113	20,229	17,396	19,792	22,251
Married couples	28,016	20,545	14,882	25,872	16,320	19,878	17,899	15,979	18,587	20,475
Other elderly families	31,424	34,054	30,065	27,193	31,720	34,147	28,486	22,694	24,288	32,470
Non-elderly families	52,212	48,461	53,259	50,420	52,714	53,847	51,392	52,905	55,948	54,171
Married couples	51,622	50,313	53,661	48,481	51,517	54,356	55,508	57,159	59,752	54,329
No earner	--	--	--	--	--	--	--	--	--	--
One earner	37,979	39,351	42,103	36,637	34,962	47,081	40,446	38,667	41,732	39,122
Two earners	58,942	55,956	58,668	53,141	58,411	58,999	62,103	63,927	67,424	59,814
Two-parent families with children	55,255	50,483	56,446	55,065	56,044	55,515	53,746	54,950	57,986	59,085
No earner	--	--	--	--	--	--	--	--	--	--
One earner	36,037	31,962	38,246	34,926	34,020	36,054	35,543	32,756	39,715	35,259
Two earners	54,504	52,286	56,005	57,091	58,051	57,683	53,891	56,207	55,009	56,220
Three or more earners	73,953	63,118	82,094	69,686	67,259	67,856	73,811	70,378	81,152	80,374
Married couples with other relatives	72,823	71,159	75,243	79,015	73,565	80,636	78,298	77,560	82,868	80,130
Lone-parent families	17,296	17,789	25,333	20,321	19,024	21,939	16,232	17,350	18,467	18,240
Male lone-parent families	--	--	--	--	--	--	--	--	--	--
Female lone-parent families	15,366	17,689	22,462	18,019	17,170	19,520	13,736	13,886	14,536	15,076
No earner	--	255	--	989	--	--	1,064	--	--	--
One earner	17,153	22,915	26,067	20,243	20,948	22,020	17,512	14,026	14,078	17,817
Two or more earners	--	--	--	--	--	--	--	--	--	--
Other non-elderly families	44,928	36,138	33,445	40,108	37,612	37,705	39,529	43,587	50,883	45,710
Unattached individuals	18,721	17,454	15,263	16,611	16,820	17,082	16,622	17,843	17,752	19,068
Elderly male	12,241	11,745	10,184	11,248	7,393	8,897	11,082	12,396	12,319	15,420
Non-earner	9,047	10,211	8,755	10,923	6,995	7,520	10,498	12,497	12,396	11,887
Earner	--	--	--	--	--	--	--	--	--	--
Elderly female	8,023	8,883	5,806	6,153	6,526	8,016	8,105	7,966	7,787	8,896
Non-earner	7,693	8,620	5,408	6,016	6,336	7,660	6,731	6,213	5,741	7,850
Earner	--	--	--	--	--	--	--	--	--	--
Non-elderly male	26,194	21,877	20,604	22,016	23,926	25,355	24,035	25,627	24,862	25,296
Non-earner	--	3,848	1,071	3,475	2,176	7,117	7,951	4,521	3,167	2,207
Earner	28,652	25,778	25,249	25,617	28,441	28,692	27,570	28,687	28,663	30,519
Non-elderly female	21,092	20,723	16,912	18,535	19,464	18,294	17,561	19,107	19,055	20,781
Non-earner	5,924	3,586	1,894	3,916	4,536	--	2,530	2,521	3,588	--
Earner	24,519	24,790	21,725	21,924	23,592	21,577	22,797	24,506	24,069	24,020

Table 2.1

Average Market Income by Selected Family Types, Canada and Provinces, 1990-99

	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
1999 constant dollars (\$)										
SASKATCHEWAN										
Economic families, 2 persons or more	44,845	44,337	45,149	43,799	44,365	47,481	44,841	46,588	47,759	48,260
Elderly families	25,082	21,926	22,378	23,275	23,032	26,403	20,675	19,784	21,288	20,635
Married couples	24,920	19,158	21,065	21,226	18,394	25,855	19,610	18,703	19,826	20,370
Other elderly families	25,563	32,048	28,346	31,942	42,843	29,088	24,825	23,776	26,353	22,246
Non-elderly families	49,348	49,476	50,274	48,521	49,288	52,237	49,745	52,034	53,321	53,516
Married couples	47,909	50,410	50,536	48,438	51,126	50,135	47,886	50,425	55,550	51,345
No earner	24,238	--	21,902	20,777	18,888	9,903	16,236	--	--	--
One earner	36,885	37,095	43,801	38,743	40,452	40,589	31,246	29,099	37,016	38,737
Two earners	54,109	55,198	54,372	53,884	55,905	54,944	54,558	55,426	61,771	56,543
Two-parent families with children	53,020	52,068	53,871	52,926	53,804	57,123	57,268	59,556	59,435	59,584
No earner	--	--	--	--	488	--	--	--	--	--
One earner	34,679	36,851	39,022	33,583	39,255	36,761	32,470	32,925	37,321	31,962
Two earners	54,843	52,823	52,869	54,292	54,120	55,226	56,820	60,645	58,637	60,062
Three or more earners	67,180	63,983	74,101	69,482	68,368	77,505	75,276	73,964	78,536	78,783
Married couples with other relatives	74,181	71,671	85,198	73,345	71,551	74,285	70,073	75,199	75,428	85,047
Lone-parent families	18,684	18,190	16,666	14,412	16,209	18,006	14,082	16,592	19,865	18,007
Male lone-parent families	30,176	--	34,031	18,294	22,316	31,323	23,234	25,067	40,134	--
Female lone-parent families	16,607	15,957	14,326	13,860	15,382	15,998	12,694	15,325	16,960	16,983
No earner	1,434	1,077	452	778	159	2,499	1,691	1,725	1,897	530
One earner	18,649	19,053	18,922	19,326	19,785	18,550	16,358	17,411	16,870	17,867
Two or more earners	35,110	--	--	--	--	--	--	28,906	34,228	38,118
Other non-elderly families	37,861	32,162	35,245	31,594	31,416	41,986	41,925	37,911	38,380	42,905
Unattached individuals	18,449	17,302	17,275	17,298	17,633	18,770	17,554	18,248	18,333	18,070
Elderly male	14,326	11,918	10,088	10,878	10,358	10,788	13,970	13,002	13,867	15,503
Non-earner	10,676	9,424	8,156	8,595	8,604	9,570	7,328	8,055	12,306	12,698
Earner	--	20,437	17,033	--	--	--	32,068	26,311	17,842	26,049
Elderly female	9,274	7,737	6,973	6,843	7,165	6,963	9,312	9,040	8,352	7,704
Non-earner	7,851	6,762	6,148	6,324	6,195	6,394	9,061	8,855	8,195	7,469
Earner	21,255	19,772	--	13,221	--	--	11,669	10,591	10,396	10,031
Non-elderly male	25,385	23,812	24,124	23,661	24,875	28,750	24,935	26,369	25,347	23,476
Non-earner	8,530	5,124	2,047	5,216	2,918	2,050	3,153	5,158	3,106	4,524
Earner	27,553	27,803	27,653	25,777	28,322	32,205	28,930	29,469	29,182	25,831
Non-elderly female	18,711	19,204	19,104	20,328	19,864	19,764	15,911	17,558	19,184	20,937
Non-earner	10,133	6,679	3,323	3,788	6,038	5,596	5,211	3,650	3,998	1,942
Earner	20,555	22,015	22,434	24,119	23,060	23,171	18,190	20,099	21,934	24,748

Table 2.1

Average Market Income by Selected Family Types, Canada and Provinces, 1990-99

	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
1999 constant dollars (\$)										
ALBERTA										
Economic families, 2 persons or more	55,917	56,789	53,996	55,514	54,539	51,874	55,984	59,245	61,448	60,447
Elderly families	27,397	28,537	23,889	31,428	29,912	27,238	24,073	25,789	19,601	28,988
Married couples	23,528	26,350	19,601	25,590	27,232	24,729	24,112	26,750	17,711	30,090
Other elderly families	39,561	34,123	34,288	46,607	37,163	34,728	23,920	22,378	27,592	24,575
Non-elderly families	59,671	60,508	58,189	58,973	57,890	55,753	60,260	63,602	66,660	64,722
Married couples	59,583	61,660	63,382	67,369	56,977	58,942	59,972	66,579	70,418	64,850
No earner	16,806	29,520	26,191	18,585	27,837	20,446	17,588	--	--	22,241
One earner	46,802	47,446	37,118	44,758	40,305	41,904	38,510	54,480	54,493	44,767
Two earners	65,769	67,203	72,199	74,756	63,208	64,048	67,299	70,784	76,373	71,406
Two-parent families with children	63,765	64,639	60,583	61,190	62,749	59,136	65,602	68,831	71,862	69,176
No earner	--	--	--	--	--	--	--	--	--	--
One earner	44,651	45,340	43,199	42,791	42,962	43,821	54,281	42,498	52,311	50,637
Two earners	63,413	64,985	62,685	60,114	63,571	60,076	62,635	69,306	72,438	69,782
Three or more earners	81,219	83,304	77,938	82,981	78,665	71,393	91,892	92,170	87,348	84,822
Married couples with other relatives	87,839	81,387	88,438	80,114	79,218	75,586	79,774	79,455	88,685	88,915
Lone-parent families	21,332	21,710	20,548	21,191	23,103	21,274	25,252	27,018	24,882	31,386
Male lone-parent families	46,073	38,941	39,944	28,368	42,803	39,111	42,284	46,566	31,269	68,897
Female lone-parent families	17,671	18,140	18,018	20,002	19,874	18,526	21,414	21,597	23,374	24,637
No earner	1,646	2,329	3,300	3,121	3,440	4,516	4,738	--	5,698	1,400
One earner	19,379	21,603	21,319	22,262	21,987	18,706	24,087	22,131	25,685	24,930
Two or more earners	30,722	27,865	32,866	32,795	28,841	32,408	30,524	--	31,999	35,612
Other non-elderly families	42,718	47,875	36,867	35,757	41,094	43,481	47,924	46,935	48,669	45,710
Unattached individuals	24,928	22,563	21,315	20,344	22,988	22,388	21,992	21,957	23,426	23,093
Elderly male	11,397	10,734	10,601	9,273	8,132	15,330	10,418	11,716	24,681	17,627
Non-earner	9,422	8,378	9,933	6,791	7,499	11,903	8,811	9,011	13,809	16,626
Earner	--	--	--	--	--	--	--	--	60,907	--
Elderly female	8,939	6,958	5,814	5,754	7,138	6,835	12,236	10,279	9,494	9,897
Non-earner	8,728	5,989	5,315	5,143	6,698	5,924	10,946	9,555	8,853	8,388
Earner	--	--	--	--	--	--	--	15,625	--	20,619
Non-elderly male	32,203	28,974	26,765	26,608	30,444	29,066	27,665	28,755	28,913	28,649
Non-earner	4,162	4,484	7,952	4,590	4,779	5,199	3,340	1,775	1,998	3,415
Earner	34,732	31,700	29,126	29,428	32,301	32,239	30,915	31,914	31,379	31,572
Non-elderly female	22,802	22,449	21,242	19,512	22,595	21,239	20,412	19,384	21,309	22,030
Non-earner	6,536	6,185	5,456	5,895	7,429	8,491	5,187	2,891	4,868	2,894
Earner	25,308	24,262	23,970	22,590	25,102	23,681	23,427	22,592	24,165	25,960

Table 2.1

Average Market Income by Selected Family Types, Canada and Provinces, 1990-99

	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
1999 constant dollars (\$)										
BRITISH COLUMBIA										
Economic families, 2 persons or more	57,521	54,661	55,628	53,672	55,121	55,714	55,337	56,444	57,403	57,131
Elderly families	28,012	31,144	25,241	26,769	25,594	28,544	27,450	27,710	27,066	29,063
Married couples	25,476	26,121	23,588	24,054	23,888	26,032	26,990	26,513	26,996	28,276
Other elderly families	39,394	52,519	32,701	34,541	33,671	39,464	29,580	33,730	27,402	33,151
Non-elderly families	62,751	59,196	61,537	59,035	60,434	60,780	59,811	61,208	62,409	61,532
Married couples	61,570	56,655	66,236	58,538	63,001	63,295	64,287	63,343	62,507	62,480
No earner	24,481	18,715	24,226	17,767	22,017	14,769	35,536	43,571	--	20,981
One earner	45,411	42,131	45,985	60,400	46,646	58,883	42,077	37,333	44,204	49,890
Two earners	71,102	66,817	75,709	63,227	71,403	69,311	73,451	71,487	70,029	69,724
Two-parent families with children	68,623	64,792	64,109	65,295	65,605	65,240	62,191	64,646	67,729	68,666
No earner	--	--	--	--	1,988	--	--	--	--	--
One earner	43,246	42,742	44,943	44,423	48,388	45,572	40,012	43,637	49,215	48,266
Two earners	68,307	63,173	65,958	64,009	68,136	66,847	64,928	65,843	67,853	69,925
Three or more earners	88,424	86,449	79,274	86,925	84,206	84,625	85,037	83,727	87,470	88,201
Married couples with other relatives	91,494	79,498	88,022	84,397	84,922	78,274	82,442	89,213	81,643	80,782
Lone-parent families	23,066	21,770	23,309	19,665	20,783	22,396	17,648	17,866	22,915	20,332
Male lone-parent families	32,095	--	--	40,527	39,026	--	--	--	--	35,807
Female lone-parent families	20,437	18,669	22,215	14,718	17,797	21,550	14,973	16,123	21,004	16,955
No earner	1,955	2,815	2,088	1,450	2,610	3,378	1,532	912	362	6,126
One earner	23,850	23,607	24,739	16,496	21,296	28,848	21,106	21,023	21,315	19,879
Two or more earners	--	--	39,754	30,874	38,119	--	--	--	45,663	--
Other non-elderly families	46,530	49,705	41,168	42,212	40,547	44,644	54,276	51,991	58,704	55,058
Unattached individuals	24,305	21,380	21,742	22,730	21,564	22,895	22,923	22,163	23,988	25,770
Elderly male	12,174	9,336	13,907	17,204	11,786	19,194	13,389	16,939	16,612	18,045
Non-earner	11,786	8,102	12,951	14,770	11,299	11,156	12,450	16,916	14,538	16,451
Earner	--	--	--	--	--	--	--	--	--	--
Elderly female	9,802	8,533	9,513	8,988	5,873	11,165	11,724	11,978	11,908	11,418
Non-earner	9,110	7,868	9,326	7,045	5,624	10,507	10,814	9,875	9,108	10,266
Earner	--	--	--	--	--	--	--	--	32,606	--
Non-elderly male	31,884	27,608	27,563	28,541	29,028	27,688	29,005	26,897	30,435	34,595
Non-earner	6,768	9,087	6,516	1,684	8,226	4,240	2,070	3,000	2,927	4,680
Earner	33,919	29,691	30,685	32,574	32,120	31,743	33,657	30,753	33,731	39,047
Non-elderly female	25,855	21,417	21,348	22,845	22,505	23,543	22,976	22,331	23,308	23,513
Non-earner	14,547	7,910	6,224	5,189	7,898	6,365	2,608	2,715	2,225	4,289
Earner	27,029	23,772	24,928	25,819	26,326	27,085	28,024	26,052	27,743	28,044

Chapter 3: Government Transfers

Government transfers cover a range of programs. For example, Employment Insurance provides temporary income assistance to those who lose their job or are absent for reasons of illness or the birth of a child. The Canada Pension Plan and the Quebec Pension Plan are the two public pension plans in Canada. Old Age Security, including the Guaranteed Income Supplement, provides financial support to seniors. Child tax benefits and other child credits or allowances are aimed at families with children. Other government transfers include social assistance from provincial and municipal programs, Worker's Compensation benefits, the GST/HST Credit and provincial refundable tax credits such as the Quebec and Newfoundland sales tax credits. The implicit transfer rate shows the amount received from all these sources as a proportion of total income.

Average government transfers declined about 3 percent

Families of two or more persons received on average \$6,821 in government transfers in 1999, a decline of 3.3% from 1998 after adjusting for inflation. In relative terms also, a slightly smaller proportion of their total income was in the form of transfers than in 1998 (10.7% compared to 11.2%). Unattached individuals received \$5,020 on average in government transfers in 1999, a drop of 2.9%, and their transfer rate went from 19.7% to 18.6%.

In both cases, the declines were concentrated among non-seniors. In 1999, average transfers for families in which the main income earner was under 65 were an estimated \$4,825, a drop of 5.9%. Unattached individuals under age 65 averaged \$2,324 in transfers, or 6.9% less than the previous year.

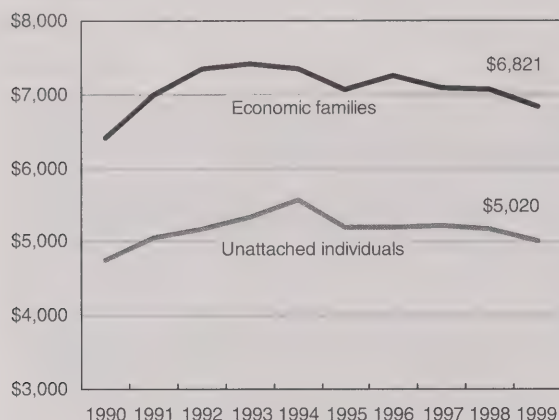
Lower transfers as a result of higher market income

The overall transfer rate for families has continued on a downward trend since 1993, when it reached a peak for the decade of 12.9%. As in 1998, the most recent decline is partly the result of the improved economy and higher employment. An example of a government program which is particularly sensitive to changes in the job market is Employment Insurance. After falling by close to 3% in 1998, the number of EI recipients fell a further 7.2% in 1999.

Chart 3.1

Average Government Transfers for Families and Unattached Individuals, 1990 to 1999

1999 dollars



Smaller declines in transfers for families with children than those without

Of the main economic family types, non-elderly married couples without children experienced the largest declines in average government transfers, whether they lived on their own (-10.9%) or with other relatives (-8.3%). Families with children — both two-parent families and lone-parent families — posted smaller declines of 3.6% and 2.4%, respectively.

The number of families receiving child tax benefits or similar benefits decreased by close to 100,000 in 1999 to approximately 3.1 million, but the average amount of benefits received per family increased by 3.7% to \$2,067.

Two-parent families with no earner received on average \$16,238 in the form of government transfers, of which 85.5% came from social assistance and child tax benefits. At an aggregate level government transfers represented 78.9% of the total income of these families. Lone-parent mothers without earnings received \$13,351 from government sources, which represented 89.0% of their total income. This dollar amount was 5.1% higher than the previous year, and resulted largely from a 16.5% increase in the average amount of child tax benefits that

these families received. The implicit transfer rate of all female lone-parent families was virtually unchanged in 1999 (29.4%) compared to the previous year.

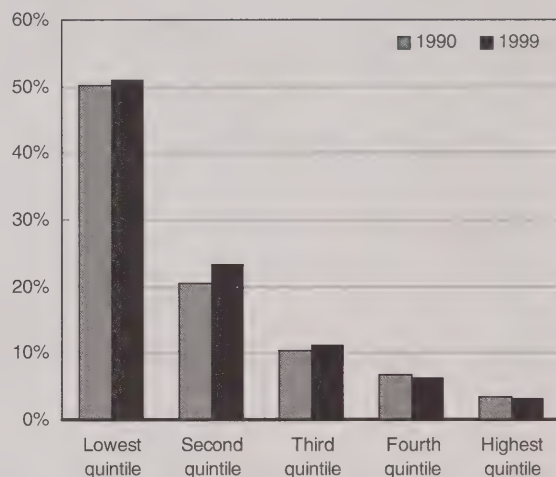
Shares of transfers by income quintile remain unchanged

Many, though not all, government transfers are designed to supplement the incomes of lower income families and individuals. Families in the bottom income quintile received the largest share of total government transfers, at 30.1%, compared to 12.2% received by families in the highest quintile.

Chart 3.2

Transfers as Proportion of Total Income by Quintiles for Families, 1990 and 1999

Transfer rate



Government transfers to seniors

Government transfers typically make up a large proportion of the income received by Canada's seniors. In 1999, 42.5% of the income received by elderly families came from government transfers, compared to 44.6% in 1998. This group had a sizeable increase in market income in 1999. As for seniors living alone, 54.2% of their total income came from government transfers in 1999, virtually unchanged from the previous year.

In particular, older women living alone relied heavily on transfer payments. While the amount of government transfers received by senior unattached individuals were very similar – \$11,909 for older women and \$12,672 for older men – such transfers made up 57.3% of the income of older women living alone, compared to 47.6% for unattached senior men. This is linked to historical

gender difference in work patterns; older women have had a lower level of participation in the labour market and thus were less likely to receive their income from private pensions, investments or employment earnings. As a result, they generally had lower market income than men.

Chart 3.3
Relatively High Government Transfers to Seniors in 1999

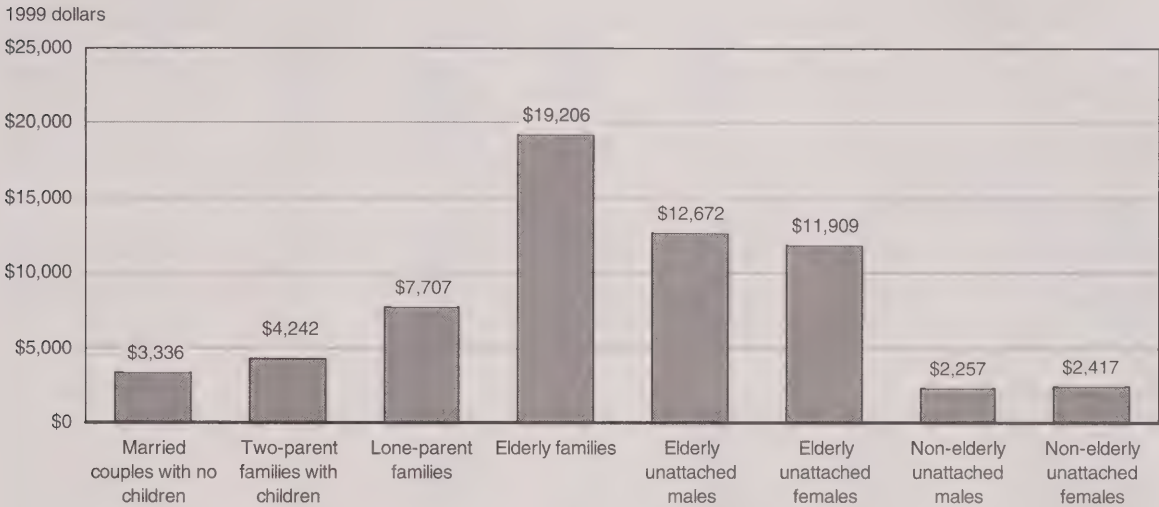


Table 3.1

Government Transfers by After-Tax Income Quintiles, Canada and Provinces, 1998 and 1999

	Government transfers					
	1999			1998		
	Averages	Implicit transfer rates	Shares	Averages	Implicit transfer rates	Shares
	\$	%	%	\$	%	%
CANADA						
Total – Economic families and unattached individuals						
Total	6,213	12.1	100.0	6,416	12.7	100.0
Lowest quintile	6,703	59.4	21.6	6,888	62.7	21.5
Second quintile	8,268	32.2	26.6	8,597	34.3	26.8
Middle quintile	6,845	16.6	22.0	6,995	17.3	21.8
Fourth quintile	5,117	8.2	16.5	5,252	8.5	16.4
Highest quintile	4,132	3.6	13.3	4,351	3.8	13.6
Economic families, 2 persons or more						
Total	6,821	10.7	100.0	7,057	11.2	100.0
Lowest quintile	10,268	50.8	30.1	10,592	54.7	30.0
Second quintile	8,836	23.4	25.9	9,049	24.4	25.6
Middle quintile	6,155	11.2	18.0	6,551	12.1	18.6
Fourth quintile	4,670	6.2	13.7	4,881	6.5	13.8
Highest quintile	4,173	3.2	12.2	4,210	3.2	11.9
Unattached individuals						
Total	5,020	18.6	100.0	5,168	19.7	100.0
Lowest quintile	3,816	57.3	15.2	3,861	57.9	15.0
Second quintile	8,417	62.2	33.5	8,529	63.1	33.0
Middle quintile	6,581	32.3	26.2	6,918	34.3	26.8
Fourth quintile	3,962	12.3	15.8	4,170	13.2	16.2
Highest quintile	2,322	3.7	9.2	2,364	4.0	9.1
NEWFOUNDLAND						
Total – Economic families and unattached individuals						
Total	9,055	22.3	100.0	9,394	23.5	100.0
Lowest quintile	7,266	77.3	16.1	7,856	81.0	16.8
Second quintile	11,970	59.8	26.6	11,522	56.5	24.5
Middle quintile	10,661	33.1	23.4	10,323	31.8	21.9
Fourth quintile	9,157	18.5	20.2	10,399	21.2	22.1
Highest quintile	6,213	6.7	13.7	6,881	7.8	14.6
Economic families, 2 persons or more						
Total	9,971	20.6	100.0	10,162	22.0	100.0
Lowest quintile	11,582	75.3	23.3	11,355	74.1	22.4
Second quintile	13,002	48.2	26.2	12,279	46.4	24.2
Middle quintile	10,185	25.3	20.3	10,905	27.7	21.5
Fourth quintile	9,113	15.6	18.3	9,682	17.5	19.0
Highest quintile	5,949	5.9	11.9	6,564	6.9	12.9
Unattached individuals						
Total	6,412	35.0	100.0	6,646	37.6	100.0
Lowest quintile	3,455	72.2	10.9	2,983	93.8	9.0
Second quintile	7,464	74.0	23.3	7,650	75.9	23.7
Middle quintile	9,425	71.3	29.4	10,051	76.3	29.4
Fourth quintile	7,536	34.8	23.6	8,042	41.8	24.7
Highest quintile	4,172	9.8	12.8	4,496	10.3	13.2

Table 3.1

Government Transfers by After-Tax Income Quintiles, Canada and Provinces, 1998 and 1999

	Government transfers					
	1999			1998		
	Averages	Implicit transfer rates	Shares	Averages	Implicit transfer rates	Shares
	\$	%	%	\$	%	%
PRINCE EDWARD ISLAND						
Total – Economic families and unattached individuals						
Total	7,904	19.0	100.0	7,969	19.0	100.0
Lowest quintile	6,761	62.3	17.2	6,820	61.0	17.1
Second quintile	10,072	44.4	25.5	9,330	41.9	23.5
Middle quintile	8,942	26.7	22.6	10,428	31.0	26.2
Fourth quintile	7,707	15.3	19.6	7,219	14.3	18.2
Highest quintile	6,028	6.7	15.1	6,034	6.6	15.0
Economic families, 2 persons or more						
Total	8,879	17.3	100.0	8,650	16.6	100.0
Lowest quintile	11,636	60.8	26.4	11,139	57.4	26.1
Second quintile	10,857	35.0	24.3	10,609	32.5	24.3
Middle quintile	8,852	19.8	20.0	9,412	20.9	21.7
Fourth quintile	6,473	10.6	14.6	6,251	10.4	14.4
Highest quintile	6,559	6.5	14.8	5,828	5.7	13.5
Unattached individuals						
Total	5,724	29.0	100.0	6,412	34.1	100.0
Lowest quintile	3,090	50.2	11.0	3,106	47.5	9.9
Second quintile	7,556	62.3	26.2	9,035	74.2	27.7
Middle quintile	8,976	55.5	31.4	8,049	49.1	25.8
Fourth quintile	5,556	21.7	19.6	6,429	28.2	19.6
Highest quintile	3,447	8.8	11.8	5,498	15.1	17.0
NOVA SCOTIA						
Total – Economic families and unattached individuals						
Total	6,974	16.4	100.0	7,055	17.3	100.0
Lowest quintile	6,336	67.0	18.2	5,963	69.6	16.9
Second quintile	9,196	43.0	26.4	9,089	44.8	25.9
Middle quintile	7,398	21.1	21.3	8,656	26.1	24.5
Fourth quintile	6,316	12.0	18.1	6,479	12.7	18.4
Highest quintile	5,622	6.0	16.1	5,077	5.6	14.4
Economic families, 2 persons or more						
Total	7,759	14.7	100.0	7,895	15.4	100.0
Lowest quintile	10,396	61.6	27.0	10,033	65.9	25.6
Second quintile	9,186	28.3	23.5	11,186	36.4	28.3
Middle quintile	7,707	16.5	19.9	7,074	15.6	17.9
Fourth quintile	5,608	8.7	14.4	6,276	9.9	15.8
Highest quintile	5,873	5.6	15.1	4,884	4.8	12.4
Unattached individuals						
Total	5,433	24.9	100.0	5,420	26.5	100.0
Lowest quintile	2,827	53.3	10.4	3,036	58.4	11.2
Second quintile	8,338	70.3	30.7	7,125	60.6	26.4
Middle quintile	8,245	48.2	30.5	8,302	52.1	30.9
Fourth quintile	4,782	18.1	17.6	5,301	21.1	19.3
Highest quintile	2,960	6.1	10.8	3,307	7.5	12.2

Table 3.1

Government Transfers by After-Tax Income Quintiles, Canada and Provinces, 1998 and 1999

	Government transfers					
	1999			1998		
	Averages	Implicit transfer rates	Shares	Averages	Implicit transfer rates	Shares
	\$	%	%	\$	%	%
NEW BRUNSWICK						
Total – Economic families and unattached individuals						
Total	7,271	16.6	100.0	7,760	18.1	100.0
Lowest quintile	7,351	67.8	20.2	7,342	68.1	18.9
Second quintile	9,801	42.8	27.0	10,547	47.0	27.1
Middle quintile	7,869	21.3	21.7	8,459	23.9	21.8
Fourth quintile	6,408	11.8	17.6	6,451	12.2	16.7
Highest quintile	4,919	5.2	13.5	6,001	6.4	15.4
Economic families, 2 persons or more						
Total	7,790	14.9	100.0	8,396	16.5	100.0
Lowest quintile	11,115	64.0	28.6	11,883	72.5	28.3
Second quintile	10,010	30.9	25.7	10,218	33.2	24.4
Middle quintile	7,131	15.2	18.3	7,731	17.3	18.4
Fourth quintile	5,720	9.1	14.7	6,053	9.9	14.5
Highest quintile	4,971	4.9	12.7	6,087	6.0	14.4
Unattached individuals						
Total	5,953	27.2	100.0	5,976	28.5	100.0
Lowest quintile	3,318	56.2	11.2	3,513	56.9	11.8
Second quintile	8,459	67.7	28.4	7,728	62.7	26.1
Middle quintile	9,024	54.5	30.1	9,275	58.6	30.9
Fourth quintile	5,086	19.6	17.1	5,833	23.5	19.7
Highest quintile	3,918	8.0	13.1	3,496	7.6	11.5
QUEBEC						
Total – Economic families and unattached individuals						
Total	6,482	14.5	100.0	6,775	15.3	100.0
Lowest quintile	7,028	68.0	21.7	7,225	71.1	21.3
Second quintile	8,058	35.3	24.9	8,877	40.8	26.2
Middle quintile	7,635	21.1	23.5	7,668	21.9	22.6
Fourth quintile	5,835	10.8	18.0	6,100	11.3	18.0
Highest quintile	3,854	3.8	11.9	3,998	4.0	11.8
Economic families, 2 persons or more						
Total	7,248	12.8	100.0	7,447	13.3	100.0
Lowest quintile	10,496	55.6	29.0	10,872	59.2	29.2
Second quintile	9,844	29.0	27.3	9,592	29.5	25.8
Middle quintile	7,303	15.1	20.1	7,839	16.4	21.1
Fourth quintile	5,113	7.7	14.1	5,260	7.9	14.1
Highest quintile	3,470	3.0	9.6	3,665	3.2	9.8
Unattached individuals						
Total	5,134	21.6	100.0	5,600	23.7	100.0
Lowest quintile	4,802	76.1	18.7	4,813	76.8	17.2
Second quintile	7,943	63.9	31.0	8,112	66.3	29.1
Middle quintile	7,151	38.5	27.8	8,014	46.1	28.5
Fourth quintile	3,873	13.3	15.1	4,689	16.4	16.8
Highest quintile	1,897	3.6	7.4	2,373	4.4	8.5

Table 3.1

Government Transfers by After-Tax Income Quintiles, Canada and Provinces, 1998 and 1999

	Government transfers					
	1999			1998		
	Averages	Implicit transfer rates	Shares	Averages	Implicit transfer rates	Shares
	\$	%	%	\$	%	%
ONTARIO						
Total – Economic families and unattached individuals						
Total	6,212	10.5	100.0	6,441	11.1	100.0
Lowest quintile	6,976	54.3	22.5	7,112	55.4	22.1
Second quintile	8,536	28.9	27.5	9,132	31.5	28.3
Middle quintile	6,258	13.3	20.1	6,546	14.1	20.3
Fourth quintile	4,752	6.7	15.3	4,842	7.0	15.0
Highest quintile	4,535	3.4	14.6	4,575	3.5	14.2
Economic families, 2 persons or more						
Total	6,744	9.3	100.0	7,003	9.9	100.0
Lowest quintile	10,689	46.7	31.8	11,136	51.1	31.9
Second quintile	8,243	19.3	24.4	8,718	21.0	24.9
Middle quintile	5,610	9.0	16.6	5,712	9.4	16.3
Fourth quintile	4,762	5.6	14.1	5,051	6.1	14.4
Highest quintile	4,408	3.0	13.1	4,392	3.0	12.5
Unattached individuals						
Total	5,036	16.7	100.0	5,193	18.0	100.0
Lowest quintile	3,873	51.9	15.4	4,208	56.2	16.2
Second quintile	9,189	63.5	36.5	9,361	63.3	36.0
Middle quintile	6,605	29.5	26.2	6,367	27.6	24.6
Fourth quintile	3,522	10.1	14.0	3,789	10.8	14.6
Highest quintile	1,995	2.8	7.9	2,236	3.5	8.6
MANITOBA						
Total – Economic families and unattached individuals						
Total	5,910	13.2	100.0	6,159	13.7	100.0
Lowest quintile	6,585	59.1	22.3	6,638	63.3	21.6
Second quintile	8,234	35.1	27.9	8,758	40.1	28.4
Middle quintile	6,023	15.7	20.3	6,620	18.1	21.6
Fourth quintile	4,909	8.8	16.6	5,141	9.3	16.6
Highest quintile	3,793	4.0	12.8	3,633	3.6	11.8
Economic families, 2 persons or more						
Total	6,056	10.9	100.0	6,463	11.4	100.0
Lowest quintile	9,215	49.3	30.5	10,275	54.6	31.8
Second quintile	7,430	20.6	24.5	8,278	23.9	25.6
Middle quintile	5,771	11.5	19.1	5,838	11.8	18.1
Fourth quintile	4,347	6.5	14.4	4,971	7.3	15.4
Highest quintile	3,504	3.3	11.5	2,941	2.6	9.1
Unattached individuals						
Total	5,635	22.8	100.0	5,615	24.0	100.0
Lowest quintile	3,977	53.1	14.2	3,072	48.5	11.0
Second quintile	8,919	65.4	31.5	9,099	70.2	32.4
Middle quintile	7,832	41.5	27.8	8,569	49.8	30.6
Fourth quintile	4,717	16.3	16.7	4,482	16.6	16.0
Highest quintile	2,744	5.0	9.7	2,837	5.3	10.0

Table 3.1

Government Transfers by After-Tax Income Quintiles, Canada and Provinces, 1998 and 1999

	Government transfers					
	1999			1998		
	Averages	Implicit transfer rates	Shares	Averages	Implicit transfer rates	Shares
	\$	%	%	\$	%	%
SASKATCHEWAN						
Total – Economic families and unattached individuals						
Total	6,174	14.2	100.0	6,129	14.4	100.0
Lowest quintile	6,519	61.8	21.2	6,175	61.2	20.2
Second quintile	8,134	36.0	26.4	8,290	37.3	27.0
Middle quintile	6,986	19.5	22.6	7,324	21.8	23.9
Fourth quintile	5,839	10.9	18.9	5,354	10.3	17.5
Highest quintile	3,388	3.6	11.0	3,500	3.7	11.4
Economic families, 2 persons or more						
Total	6,548	11.9	100.0	6,629	12.2	100.0
Lowest quintile	10,063	53.3	30.7	10,042	54.0	30.4
Second quintile	8,599	25.3	26.3	9,317	29.0	28.1
Middle quintile	6,817	14.1	20.8	6,255	13.1	18.9
Fourth quintile	4,349	6.5	13.3	4,550	7.0	13.8
Highest quintile	2,904	2.7	8.8	2,959	2.7	8.9
Unattached individuals						
Total	5,519	23.4	100.0	5,342	22.6	100.0
Lowest quintile	3,344	54.8	12.1	3,521	55.4	13.2
Second quintile	8,546	64.4	31.1	8,543	65.6	32.0
Middle quintile	7,374	40.1	26.6	7,138	36.6	26.7
Fourth quintile	4,241	14.7	15.4	4,200	14.7	15.7
Highest quintile	4,088	7.9	14.7	3,309	6.5	12.4
ALBERTA						
Total – Economic families and unattached individuals						
Total	4,809	9.2	100.0	4,903	9.3	100.0
Lowest quintile	5,299	46.0	22.1	5,720	59.5	23.3
Second quintile	6,580	25.0	27.4	6,552	24.7	26.8
Middle quintile	5,202	12.1	21.6	4,755	11.2	19.4
Fourth quintile	3,998	6.2	16.6	4,396	6.7	17.9
Highest quintile	2,961	2.6	12.3	3,084	2.5	12.5
Economic families, 2 persons or more						
Total	5,158	7.9	100.0	5,341	8.0	100.0
Lowest quintile	8,299	38.3	32.3	8,984	48.9	33.6
Second quintile	6,702	16.7	25.9	5,941	14.7	22.3
Middle quintile	4,804	8.4	18.6	5,263	9.0	19.7
Fourth quintile	3,274	4.2	12.7	4,321	5.5	16.2
Highest quintile	2,699	2.1	10.4	2,190	1.6	8.2
Unattached individuals						
Total	4,171	15.3	100.0	4,097	14.9	100.0
Lowest quintile	3,468	50.7	16.8	3,005	43.7	14.7
Second quintile	6,888	48.4	32.9	6,584	45.7	32.1
Middle quintile	5,114	24.8	24.5	5,651	26.8	27.6
Fourth quintile	3,117	9.5	14.9	2,699	8.3	13.2
Highest quintile	2,284	3.7	10.9	2,548	4.1	12.4

Table 3.1

Government Transfers by After-Tax Income Quintiles, Canada and Provinces, 1998 and 1999

	Government transfers					
	1999			1998		
	Averages	Implicit transfer rates	Shares	Averages	Implicit transfer rates	Shares
	\$	%	%	\$	%	%
BRITISH COLUMBIA						
Total – Economic families and unattached individuals						
Total	6,032	11.6	100.0	6,078	11.9	100.0
Lowest quintile	5,929	53.1	19.7	5,847	51.8	19.3
Second quintile	8,450	32.4	28.0	7,341	28.0	24.1
Middle quintile	5,904	13.7	19.6	6,094	14.2	20.0
Fourth quintile	5,386	8.3	17.9	6,182	9.7	20.3
Highest quintile	4,489	3.9	14.9	4,929	4.4	16.2
Economic families, 2 persons or more						
Total	6,773	10.6	100.0	6,978	10.8	100.0
Lowest quintile	9,856	50.9	29.1	9,266	45.7	26.6
Second quintile	8,048	20.7	23.8	8,053	19.7	23.0
Middle quintile	6,366	11.1	18.7	6,837	11.7	19.6
Fourth quintile	5,237	6.7	15.5	5,246	6.8	15.1
Highest quintile	4,350	3.4	12.8	5,482	4.4	15.7
Unattached individuals						
Total	4,710	15.5	100.0	4,561	16.0	100.0
Lowest quintile	3,251	50.5	13.8	3,747	52.5	16.5
Second quintile	7,929	54.8	33.8	7,437	50.6	32.6
Middle quintile	5,784	24.8	24.6	5,275	22.9	23.1
Fourth quintile	3,836	10.5	16.2	3,849	11.2	16.9
Highest quintile	2,729	3.8	11.6	2,498	3.9	11.0

Chapter 4: Total Income

Total income is the sum of market income and government transfers.

When all income sources are considered, Canadian economic families received an average of \$63,818 in total income in 1999, an increase of 0.9% from 1998. Average total income for unattached individuals was \$27,058, an increase of 2.9%. Total family income increased 10.8% since 1993, the decade's lowest level.

Six of the ten provinces experienced growth in average total family income. Newfoundland (4.7%), Nova Scotia (3.1%) and New-Brunswick (2.9%) had the largest increases. These provinces also experienced the highest growth in market income.

Slight increase in average total income of non-elderly families

Families whose major income earner was of working age received on average \$66,827 in total income in 1999, a marginal increase (0.6%) compared to 1998. This outcome reflects the more modest performance of their market income as compared to 1998. For these families, 85.6% of total income came from labour market earnings. Unattached individuals of working age had an average total income of \$28,850, up 4.0% from 1998.

Total income of older and lone-parent families.

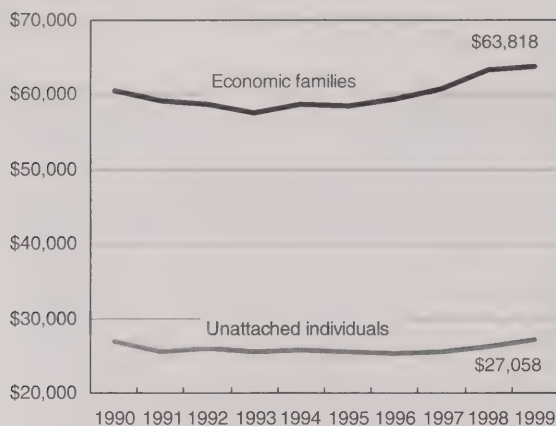
For families whose main income earner was a senior, average income from all sources was \$45,142 in 1999, up 4.6% from 1998. Among seniors who lived alone, women's income was virtually unchanged in 1999 (\$20,772) compared to their 1998 level. At \$26,609, senior men experienced a drop in their income of 1.4%.

In aggregate terms, market income made up about half of all the income of seniors living on their own, the other half coming from transfers such as public retirement pensions and Old Age Security. Market income accounted for 57.5% of the total income of seniors living in families.

Chart 4.1

Average Total Income of Families and Unattached Individuals, 1990 to 1999

1999 dollars



In 1999, average total income of lone-parent families was \$30,470, almost the same level as in 1998 (\$30,574). Lone mothers received \$27,571, compared to \$27,843 a year earlier. Market income accounted for 74.7% of the total income of lone-parent families and 70.6% of female lone-parent families.

Almost all family types recorded higher total income in 1999 than in 1990. Two-parent families with one earner and those with two earners saw the strongest growth, with increases of 12.1% and 9.6% respectively. In contrast, families headed by a senior in 1999 were just short of the total income level achieved 10 years earlier.

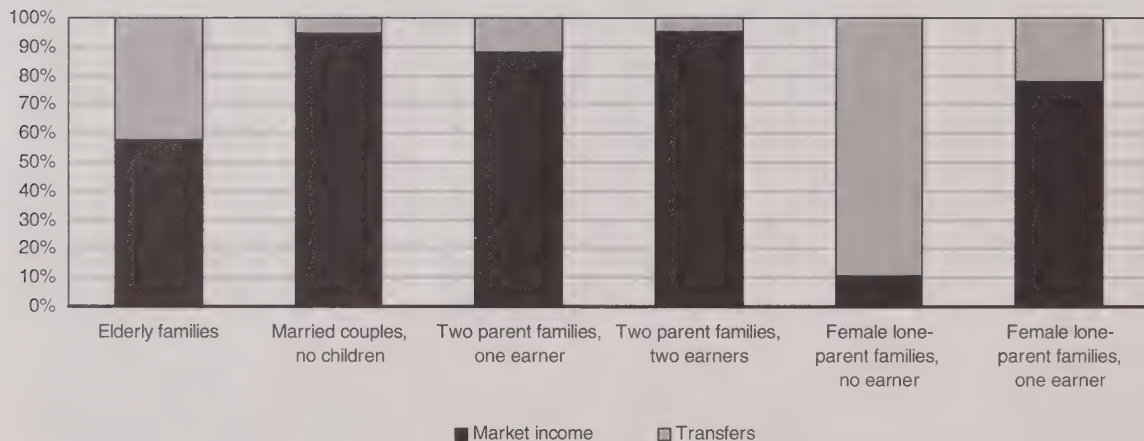
Income redistribution: impact of government transfers

In 1999, families in the lowest income quintile received only 3.5% of aggregate market income, but their share of total income was 6.3%. Conversely, families in the highest quintile received 44.4% of aggregate market income but 40.9% of total income. Before government

Chart 4.2

Market Income Made Up Majority of Total Income for Non-elderly Families with Earners in 1999

Total income



transfers, those in the highest income quintile made, on average, \$13 for each \$1 earned by those in the bottom quintile. After transfers, this ratio was reduced to about \$6.5 to \$1.

Government transfers also help reduce the income differences between family types. Before transfers, the average income of non-elderly families was 2.4 times that of elderly families. After transfers, this ratio was reduced to 1.5 times. Similarly, two-parent families had a pre-transfer income 3.5 times that of female lone-parent families. Based on average total income, the difference narrowed to a factor of 2.6.

Chart 4.3

Government Transfers Increased Shares of Total Income for Lower Income Quintiles in 1999

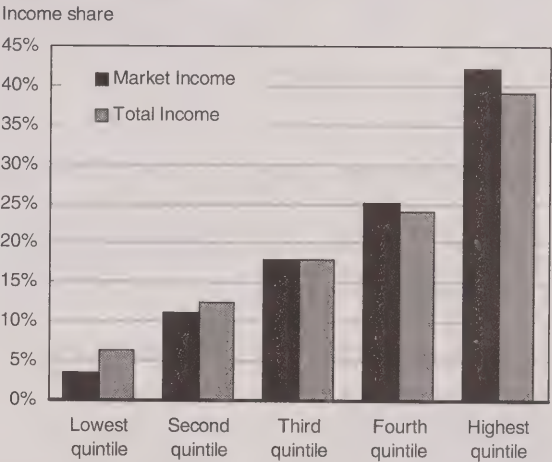


Table 4.1

Average Total Income by Selected Family Types, Canada and Provinces, 1990-99

	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
1999 constant dollars (\$)										
CANADA										
Economic families, 2 persons or more	60,589	59,149	58,802	57,605	58,666	58,592	59,451	60,772	63,247	63,818
Elderly families	45,449	44,601	43,128	43,949	43,532	45,519	42,385	42,813	43,139	45,142
Married couples	41,446	40,027	39,357	40,591	40,484	41,210	41,234	41,749	41,984	44,425
Other elderly families	55,546	55,564	52,390	51,736	51,378	56,651	46,788	46,546	47,328	47,882
Non-elderly families	63,105	61,635	61,553	59,997	61,348	60,996	62,078	63,582	66,429	66,827
Married couples	59,914	59,478	61,698	58,611	58,654	59,010	60,974	63,122	65,100	63,190
No earner	28,752	28,045	27,493	26,651	27,166	25,294	28,977	29,491	28,563	30,217
One earner	50,051	45,718	46,920	47,792	47,318	46,656	46,031	49,106	52,164	51,622
Two earners	66,764	67,348	69,937	66,380	66,613	67,202	70,522	71,509	74,147	71,340
Two-parent families with children	67,460	65,891	66,302	64,809	66,196	65,847	66,188	68,255	71,392	72,910
No earner	29,897	18,778	18,676	20,250	19,457	18,132	19,946	21,365	20,810	20,569
One earner	48,533	48,064	48,046	47,044	49,384	46,924	50,144	49,459	55,402	54,407
Two earners	67,509	66,840	68,189	66,377	68,371	68,467	68,332	70,284	72,749	73,984
Three or more earners	86,126	83,843	82,686	83,747	83,857	83,714	85,504	87,326	87,665	90,868
Married couples with other relatives	86,535	82,222	81,607	81,642	82,951	80,957	85,028	85,692	88,536	91,332
Lone-parent families	28,360	26,946	28,364	26,873	27,717	28,350	28,390	28,366	30,574	30,470
Male lone-parent families	42,469	41,431	43,810	37,723	37,774	38,690	42,864	41,947	45,151	45,829
Female lone-parent families	25,870	24,817	26,253	25,080	26,062	26,608	25,938	25,886	27,843	27,571
No earner	14,086	14,784	15,093	15,836	15,434	15,905	15,075	13,935	14,395	14,993
One earner	27,548	27,147	29,383	27,698	28,991	29,249	29,966	28,915	29,540	28,927
Two or more earners	40,975	40,210	40,731	38,249	42,458	44,029	41,163	43,028	46,069	42,494
Other non-elderly families	50,510	49,046	44,695	46,862	48,610	47,617	54,458	53,442	58,113	56,865
Unattached individuals	26,982	25,605	25,943	25,512	25,726	25,634	25,414	25,431	26,289	27,058
Elderly male	23,555	22,965	24,301	22,618	25,763	25,200	26,150	26,503	26,992	26,609
Non-earner	21,681	21,116	23,801	21,179	22,408	22,488	23,438	23,673	23,446	24,222
Earners	38,558	38,871	30,112	33,519	52,177	47,486	45,471	42,337	47,935	40,161
Elderly female	19,683	19,603	19,324	18,300	18,531	19,874	20,990	21,075	20,785	20,772
Non-earner	19,041	19,160	18,817	17,704	18,092	19,366	20,143	20,194	19,951	19,994
Earners	33,343	31,031	27,332	32,828	29,796	32,419	38,704	32,450	31,975	31,557
Non-elderly male	31,877	29,514	29,707	29,462	30,191	29,032	28,837	28,693	30,221	30,890
Non-earner	12,992	11,693	11,724	11,592	12,219	11,102	10,234	9,943	9,794	9,858
Earners	34,352	32,919	33,089	33,435	33,859	32,657	32,793	32,530	33,852	34,505
Non-elderly female	25,944	24,806	25,194	25,396	24,162	24,832	23,457	23,575	24,322	26,008
Non-earner	13,702	12,462	12,465	12,141	13,902	12,083	9,713	10,615	10,077	9,597
Earners	28,564	27,996	28,883	28,863	27,686	28,470	27,746	27,476	28,757	30,978

Table 4.1

Average Total Income by Selected Family Types, Canada and Provinces, 1990-99

	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
1999 constant dollars (\$)										
NEWFOUNDLAND										
Economic families, 2 persons or more	47,691	46,260	45,763	45,722	46,235	46,399	45,171	44,919	46,260	48,425
Elderly families	34,469	34,176	30,948	32,173	31,532	33,560	28,674	30,332	28,735	30,262
Married couples	26,455	26,131	26,886	24,653	27,518	32,312	28,735	30,189	28,363	29,266
Other elderly families	43,377	42,559	35,672	42,337	36,555	35,447	28,552	30,613	29,642	32,571
Non-elderly families	49,954	48,508	48,379	47,953	48,924	48,626	47,545	47,139	48,923	51,159
Married couples	46,123	42,443	45,319	44,329	43,447	42,841	44,110	44,053	44,993	44,965
No earner	20,651	--	18,491	19,793	20,442	17,758	23,218	22,042	22,301	23,194
One earner	32,566	31,580	37,680	35,962	31,138	43,550	39,996	44,123	36,990	40,200
Two earners	53,781	50,397	54,889	53,509	56,186	52,182	54,076	50,940	54,593	54,562
Two-parent families with children	52,012	52,154	52,290	49,705	52,915	50,444	50,233	51,111	53,458	55,373
No earner	--	16,590	14,829	19,477	18,338	16,093	16,316	17,467	13,816	18,757
One earner	35,729	36,014	34,678	34,595	40,361	34,241	37,474	33,449	35,740	39,949
Two earners	52,662	55,840	54,737	50,793	55,261	58,518	55,040	56,810	58,160	58,999
Three or more earners	68,098	64,606	70,222	69,023	69,071	73,192	66,425	70,803	74,062	73,836
Married couples with other relatives	65,353	58,627	61,618	61,787	60,645	66,480	59,552	60,055	60,630	68,253
Lone-parent families	22,890	22,082	18,345	22,438	21,972	21,341	21,968	22,196	23,715	23,819
Male lone-parent families	--	--	--	--	--	--	--	--	--	--
Female lone-parent families	21,076	18,745	17,066	20,935	20,849	18,587	21,291	21,373	23,049	21,795
No earner	14,814	9,621	11,073	12,151	12,226	11,651	13,766	13,465	12,818	14,299
One earner	22,854	22,731	18,090	23,063	25,601	28,206	25,475	28,813	28,657	27,432
Two or more earners	--	--	--	--	--	--	--	--	--	--
Other non-elderly families	34,375	36,765	32,245	38,731	35,968	32,135	42,013	39,868	39,793	42,331
Unattached individuals	23,602	20,808	21,190	19,384	22,209	19,878	20,020	17,958	17,679	18,313
Elderly male	--	20,326	13,357	14,693	20,774	16,211	20,578	21,100	18,998	20,823
Non-earner	--	20,553	12,569	14,339	18,252	16,089	19,532	19,022	17,083	19,968
Earner	--	--	--	--	--	--	--	--	--	--
Elderly female	14,962	19,791	15,209	13,452	15,336	16,530	13,780	15,345	14,870	15,580
Non-earner	14,929	19,615	15,143	13,452	15,336	16,530	13,780	14,084	13,863	14,755
Earner	--	--	--	--	--	--	--	--	--	--
Non-elderly male	30,233	21,671	24,138	22,495	25,301	25,909	24,234	21,062	21,411	20,439
Non-earner	--	8,780	9,900	7,952	9,018	7,591	9,211	8,274	11,219	8,013
Earner	32,962	26,644	27,133	27,520	31,275	35,414	31,198	26,975	25,706	25,321
Non-elderly female	23,318	20,415	23,682	20,507	24,999	16,804	18,304	14,393	14,753	16,679
Non-earner	--	11,919	11,732	6,872	--	9,024	8,529	7,163	7,788	7,604
Earner	26,186	23,730	27,285	26,645	26,366	20,780	23,915	19,740	19,525	22,967

Table 4.1

Average Total Income by Selected Family Types, Canada and Provinces, 1990-99

	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
1999 constant dollars (\$)										
PRINCE EDWARD ISLAND										
Economic families, 2 persons or more	47,564	48,675	49,554	48,319	50,637	48,961	49,875	49,662	51,958	51,210
Elderly families	39,470	36,451	35,707	37,606	44,022	34,061	39,228	36,112	38,064	38,133
Married couples	34,387	32,241	32,202	34,883	39,326	32,777	44,590	40,871	42,656	37,895
Other elderly families	47,894	44,231	42,044	43,277	49,378	36,668	26,585	25,305	27,874	38,675
Non-elderly families	49,332	51,385	52,386	50,574	51,807	51,858	51,803	52,235	54,595	53,836
Married couples	42,265	48,528	49,727	46,406	51,115	47,974	47,903	51,405	51,863	46,819
No earner	--	--	--	--	--	--	--	--	--	--
One earner	--	--	40,633	--	--	--	--	36,211	38,792	36,766
Two earners	47,555	54,154	54,365	50,204	52,260	49,281	52,175	56,492	57,144	52,617
Two-parent families with children	53,127	54,572	55,498	55,033	55,980	56,157	57,791	56,550	56,926	53,615
No earner	--	--	--	--	--	--	--	--	--	--
One earner	37,742	--	39,936	36,253	38,621	38,673	--	--	--	--
Two earners	51,364	50,928	52,712	55,867	54,510	55,297	55,494	54,683	55,869	49,302
Three or more earners	66,037	67,762	69,514	62,138	66,949	64,543	70,536	66,498	66,105	71,132
Married couples with other relatives	73,265	69,143	67,015	61,982	61,437	64,470	63,516	66,010	77,903	92,574
Lone-parent families	24,252	23,064	28,414	26,074	27,722	25,216	25,134	25,557	30,516	28,029
Male lone-parent families	--	--	--	--	--	--	--	--	--	--
Female lone-parent families	23,256	22,925	25,370	24,620	24,608	25,359	23,823	25,271	29,883	27,365
No earner	--	--	--	--	--	--	--	--	--	--
One earner	22,685	22,137	22,642	24,984	--	--	--	20,728	23,127	22,349
Two or more earners	--	--	--	--	--	--	--	--	--	--
Other non-elderly families	40,939	39,161	46,538	40,808	41,256	41,347	44,785	41,484	45,217	54,561
Unattached individuals	21,117	18,842	20,586	19,680	21,476	20,768	19,250	18,507	18,787	19,751
Elderly male	--	--	--	--	18,763	--	--	--	--	--
Non-earner	--	--	--	--	19,110	--	--	--	--	--
Earner	--	--	--	--	--	--	--	--	--	--
Elderly female	15,982	15,306	19,129	18,243	17,909	16,315	17,555	18,481	19,228	18,778
Non-earner	15,388	15,306	18,687	17,386	16,026	16,344	17,485	17,458	19,511	18,294
Earner	--	--	--	--	--	--	--	--	--	--
Non-elderly male	25,731	21,925	21,782	20,030	25,532	23,122	21,420	20,159	20,416	21,888
Non-earner	--	--	--	--	--	--	--	--	--	--
Earner	27,518	23,719	25,955	21,329	27,775	26,760	23,682	20,893	21,006	24,066
Non-elderly female	21,250	17,912	22,168	21,674	21,213	22,781	18,604	16,420	16,564	18,293
Non-earner	--	--	--	--	--	--	--	--	--	--
Earner	23,800	19,029	23,636	25,918	23,113	24,616	20,578	18,306	17,915	21,406

Table 4.1

Average Total Income by Selected Family Types, Canada and Provinces, 1990-99

	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
1999 constant dollars (\$)										
NOVA SCOTIA										
Economic families, 2 persons or more	52,982	50,672	51,664	50,408	50,401	48,480	49,339	49,368	51,346	52,922
Elderly families	37,884	38,104	37,789	36,210	39,185	37,136	41,158	42,193	44,529	41,171
Married couples	35,087	35,594	33,917	34,834	35,086	33,120	35,339	35,629	38,841	39,957
Other elderly families	43,441	41,672	45,340	39,253	46,413	43,418	50,574	52,672	53,888	43,946
Non-elderly families	56,011	53,153	54,332	53,168	52,631	50,870	50,784	50,606	52,563	54,963
Married couples	52,039	51,024	50,659	52,575	51,956	49,133	46,035	46,095	49,119	49,570
No earner	--	28,446	29,289	38,957	22,595	25,770	29,570	25,388	24,978	31,336
One earner	44,011	39,137	47,252	45,780	40,915	40,455	39,092	34,641	38,715	41,131
Two earners	58,125	57,313	55,918	57,552	59,582	57,434	53,601	54,510	59,642	57,503
Two-parent families with children	61,508	56,569	59,816	58,346	58,239	57,608	57,528	58,099	60,619	62,712
No earner	--	--	--	--	--	--	--	--	--	--
One earner	43,501	47,161	40,308	46,007	37,351	43,589	43,616	42,347	43,691	50,798
Two earners	61,720	56,734	62,449	59,824	59,143	58,344	59,738	61,692	63,166	63,140
Three or more earners	78,743	69,026	75,759	74,447	79,244	73,110	76,493	74,859	74,314	79,610
Married couples with other relatives	69,712	68,504	74,182	71,208	66,626	62,935	68,939	72,260	69,149	74,578
Lone-parent families	26,427	22,986	21,246	20,735	22,421	21,140	21,230	19,130	20,647	24,385
Male lone-parent families	--	--	--	--	--	--	--	--	--	--
Female lone-parent families	23,890	21,476	20,492	20,310	20,919	20,963	19,554	18,152	19,403	23,608
No earner	13,943	13,514	14,339	15,065	13,280	14,395	15,448	14,648	12,902	13,130
One earner	26,241	24,485	23,127	22,955	24,085	24,520	21,769	20,800	20,147	24,112
Two or more earners	--	--	--	--	--	--	--	--	--	--
Other non-elderly families	41,504	45,653	39,846	37,759	36,694	37,137	40,023	42,104	38,722	40,509
Unattached individuals	23,651	21,846	20,927	23,022	19,945	19,621	19,127	19,997	20,453	21,779
Elderly male	18,730	19,295	21,692	18,824	20,753	21,361	20,936	23,498	22,512	20,923
Non-earner	16,870	19,187	20,709	17,176	20,486	20,016	20,249	23,133	21,490	20,441
Earner	--	--	--	--	--	--	--	--	--	--
Elderly female	19,639	18,940	18,550	16,246	17,555	16,567	16,873	17,234	17,121	17,672
Non-earner	19,391	18,933	18,183	15,852	17,170	16,401	16,766	16,551	16,553	17,694
Earner	--	--	--	--	--	--	--	--	--	--
Non-elderly male	27,179	26,008	21,555	27,217	22,607	20,495	21,304	22,292	23,875	23,437
Non-earner	16,173	10,490	10,459	10,596	13,697	12,889	10,050	14,870	13,438	12,714
Earner	28,707	28,981	25,011	31,101	24,754	23,307	23,929	23,707	26,207	26,079
Non-elderly female	23,359	20,756	21,902	24,336	17,799	20,538	17,822	18,385	18,158	22,876
Non-earner	13,529	12,111	14,043	12,038	10,331	12,712	9,497	10,980	11,402	9,195
Earner	25,624	23,458	24,678	27,306	21,141	23,277	22,048	21,287	20,978	27,831

Table 4.1

Average Total Income by Selected Family Types, Canada and Provinces, 1990-99

	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
1999 constant dollars (\$)										
NEW BRUNSWICK										
Economic families, 2 persons or more	49,493	49,384	50,672	50,262	49,181	48,268	49,990	49,002	50,797	52,294
Elderly families	37,836	34,595	34,137	36,468	39,104	37,028	40,639	39,927	42,599	41,586
Married couples	35,576	29,700	29,867	31,845	38,496	34,776	38,691	38,801	41,443	40,378
Other elderly families	41,320	43,526	42,010	44,039	40,295	40,556	46,376	43,473	46,877	46,065
Non-elderly families	51,838	52,296	53,952	52,895	51,010	50,484	51,621	50,574	52,165	54,152
Married couples	48,733	50,424	52,058	48,292	49,615	46,355	49,228	47,728	47,843	52,462
No earner	26,999	25,246	21,782	22,443	21,329	25,765	21,678	19,909	21,832	24,345
One earner	41,943	43,038	38,742	43,438	43,632	36,591	40,566	44,020	45,761	46,278
Two earners	54,562	55,526	59,348	53,934	56,109	53,106	58,230	54,145	53,391	58,518
Two-parent families with children	56,069	56,587	57,208	57,105	55,040	56,390	56,079	56,312	58,146	58,663
No earner	--	--	--	--	--	15,363	--	--	--	--
One earner	41,741	41,267	42,437	43,485	40,304	45,140	39,956	40,707	43,236	44,992
Two earners	56,418	57,200	58,773	56,182	56,320	57,247	59,772	58,981	61,161	60,041
Three or more earners	70,254	72,263	70,112	74,678	70,061	71,406	71,619	73,093	71,426	71,358
Married couples with other relatives	67,533	65,716	70,866	69,444	65,577	63,677	71,172	70,539	73,880	78,810
Lone-parent families	23,551	22,621	22,059	21,303	26,128	21,278	21,286	22,615	25,253	23,707
Male lone-parent families	--	--	--	--	48,110	32,493	--	--	37,951	30,742
Female lone-parent families	21,484	20,373	18,931	21,145	22,418	18,775	19,957	20,992	22,708	22,462
No earner	12,043	11,213	12,191	11,924	11,899	14,787	11,963	13,135	12,755	13,644
One earner	23,576	22,990	21,379	22,498	23,891	19,872	22,454	24,339	26,076	24,090
Two or more earners	--	--	--	--	35,974	--	--	--	38,443	--
Other non-elderly families	36,568	43,389	38,136	43,228	36,759	43,208	38,269	39,335	40,451	43,469
Unattached individuals	22,056	22,368	21,193	21,247	21,348	22,589	20,761	21,001	20,941	21,915
Elderly male	18,983	17,964	22,160	19,227	17,217	21,501	22,896	41,019	38,453	30,707
Non-earner	18,378	17,739	20,403	17,400	17,309	20,814	19,214	35,557	36,462	28,149
Earner	--	--	--	--	--	--	--	--	--	--
Elderly female	16,868	17,599	15,976	16,887	17,409	17,748	18,284	17,628	17,872	18,362
Non-earner	16,801	17,424	15,774	16,065	17,335	17,264	18,206	17,142	17,874	18,224
Earner	--	--	--	--	--	--	--	--	--	--
Non-elderly male	26,300	26,348	23,505	25,563	27,025	26,621	23,039	21,801	20,901	23,351
Non-earner	11,849	10,109	11,234	9,660	8,504	9,671	8,133	7,585	7,234	7,023
Earner	28,909	28,849	26,811	27,948	30,686	29,070	26,201	25,189	23,394	27,946
Non-elderly female	21,154	22,326	21,958	20,049	18,362	22,394	19,403	18,997	20,245	21,065
Non-earner	11,608	13,783	11,353	7,952	9,733	11,652	8,932	9,141	11,326	12,390
Earner	24,358	24,696	24,615	24,808	21,367	24,950	22,429	22,278	23,146	22,648

Table 4.1

Average Total Income by Selected Family Types, Canada and Provinces, 1990-99

	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
1999 constant dollars (\$)										
QUEBEC										
Economic families, 2 persons or more	54,977	53,833	52,983	51,097	53,224	52,865	53,035	53,816	56,061	56,657
Elderly families	38,807	41,888	37,912	38,676	39,122	38,662	36,750	36,653	38,270	39,866
Married couples	33,016	36,995	34,369	35,120	37,020	34,818	36,746	36,973	36,685	39,546
Other elderly families	52,094	50,816	44,809	46,180	43,330	46,915	36,767	35,549	43,726	40,914
Non-elderly families	57,479	55,739	55,498	53,071	55,682	55,325	55,593	56,498	58,879	59,469
Married couples	53,479	52,659	52,929	49,434	51,561	51,797	52,356	53,228	54,073	55,832
No earner	26,921	26,621	21,943	24,291	21,887	23,463	22,956	23,053	25,094	27,109
One earner	45,102	41,031	45,601	37,852	44,373	38,578	40,437	39,508	46,809	47,074
Two earners	60,428	61,339	60,652	58,079	59,293	61,607	62,477	63,618	62,249	65,397
Two-parent families with children	62,572	60,506	62,272	58,926	60,440	60,981	61,586	62,571	64,907	65,424
No earner	--	18,461	20,813	18,527	18,178	18,056	20,321	21,029	19,875	18,509
One earner	47,478	45,401	46,785	45,324	44,784	42,210	44,835	43,670	44,340	44,806
Two earners	64,896	63,269	65,672	63,784	64,641	66,128	67,538	67,582	69,547	69,813
Three or more earners	79,056	82,146	76,591	70,354	78,680	78,593	73,968	80,478	83,436	82,450
Married couples with other relatives	79,686	73,317	70,520	71,149	78,639	74,036	76,976	79,002	81,156	86,257
Lone-parent families	28,572	27,545	28,427	26,404	26,010	29,246	28,961	27,399	29,324	28,088
Male lone-parent families	41,588	38,417	49,609	37,894	33,429	41,770	41,197	38,931	42,037	41,572
Female lone-parent families	25,803	26,024	25,012	24,202	24,527	26,220	26,385	24,750	26,717	25,062
No earner	12,944	14,119	14,512	13,945	15,064	15,723	15,675	13,460	14,328	12,721
One earner	30,454	28,658	30,887	28,381	29,154	30,657	32,161	28,361	31,298	28,816
Two or more earners	42,499	48,788	33,663	32,293	38,769	42,182	37,860	37,260	--	35,955
Other non-elderly families	38,153	44,880	38,639	38,368	43,534	41,202	45,175	44,357	50,547	49,003
Unattached individuals	24,230	23,628	23,399	22,463	22,822	22,389	23,767	23,325	23,663	23,749
Elderly male	17,734	22,617	19,138	21,642	23,078	20,706	22,225	22,844	21,741	20,416
Non-earner	17,458	19,122	19,039	19,994	19,602	19,498	19,723	18,706	17,867	18,167
Earner	--	--	--	--	--	--	--	--	--	--
Elderly female	15,921	18,462	17,592	16,509	17,071	16,809	19,039	19,082	18,380	18,436
Non-earner	15,672	18,435	17,015	16,389	16,519	16,400	18,068	18,528	18,047	18,011
Earner	--	--	--	--	--	--	--	--	--	--
Non-elderly male	28,761	26,919	26,647	25,523	25,799	24,954	27,131	25,652	26,513	26,472
Non-earner	12,848	10,339	10,732	10,507	10,020	9,404	9,938	8,387	9,692	9,323
Earner	31,996	32,011	31,519	30,615	30,374	29,455	31,800	30,192	30,938	29,826
Non-elderly female	24,510	22,609	23,240	22,543	22,170	22,661	22,391	22,987	23,661	23,939
Non-earner	11,865	11,093	12,338	10,927	12,844	11,481	8,890	10,042	9,996	9,833
Earner	29,063	27,868	29,300	27,648	26,491	27,143	28,399	28,565	30,385	31,152

Table 4.1

Average Total Income by Selected Family Types, Canada and Provinces, 1990-99

	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
1999 constant dollars (\$)										
ONTARIO										
Economic families, 2 persons or more	67,200	65,417	64,534	63,244	64,267	64,618	65,818	67,633	70,788	72,174
Elderly families	52,510	48,127	49,773	48,695	47,486	52,108	46,671	47,253	47,494	49,452
Married couples	47,665	42,016	44,357	44,755	42,989	44,851	44,203	44,821	46,363	47,981
Other elderly families	64,312	63,722	63,266	57,289	59,518	70,500	57,610	55,944	51,742	55,172
Non-elderly families	69,615	68,339	67,092	65,789	67,254	66,977	68,606	70,742	74,426	75,797
Married couples	66,021	67,234	67,263	65,082	63,427	64,266	68,390	72,663	75,387	70,888
No earner	30,760	30,392	29,371	27,483	29,719	27,412	31,861	32,531	31,817	34,348
One earner	57,778	51,016	48,977	50,787	50,946	48,400	52,202	59,943	58,266	57,735
Two earners	72,571	75,153	76,028	74,655	73,027	74,318	79,241	81,611	87,415	80,039
Two-parent families with children	73,844	72,505	72,417	70,730	72,708	71,987	71,678	74,318	78,415	82,063
No earner	--	--	18,553	22,748	21,830	20,545	20,712	21,435	24,500	23,712
One earner	52,907	52,900	50,670	49,908	55,134	50,454	56,229	58,286	67,413	65,041
Two earners	72,962	73,146	74,336	72,369	74,833	74,801	73,109	75,385	79,097	82,177
Three or more earners	93,036	88,546	88,399	91,584	91,036	90,913	92,024	93,118	91,025	99,538
Married couples with other relatives	93,180	90,420	86,967	89,099	88,758	88,327	94,296	93,146	98,295	99,599
Lone-parent families	29,352	27,096	29,606	27,638	29,794	29,450	30,579	31,497	33,628	33,827
Male lone-parent families	47,377	45,391	41,141	36,544	38,379	37,581	49,061	45,674	52,734	49,116
Female lone-parent families	27,002	24,687	28,179	26,346	28,497	28,388	28,081	29,130	29,884	31,195
No earner	14,975	15,546	16,254	17,508	16,623	17,184	15,804	14,771	15,856	15,607
One earner	27,166	27,140	31,098	29,691	31,767	30,482	32,029	32,848	30,967	31,625
Two or more earners	43,927	40,535	45,468	40,387	49,177	49,330	48,681	53,897	50,832	49,162
Other non-elderly families	58,644	52,088	49,880	54,117	55,307	52,800	60,723	60,058	64,296	65,052
Unattached individuals	29,491	28,020	29,542	28,269	28,512	28,284	27,311	27,856	28,925	30,103
Elderly male	28,619	24,812	29,192	21,604	32,315	27,025	30,973	29,056	28,440	28,376
Non-earner	25,436	23,250	29,034	20,820	25,625	24,914	27,035	25,206	25,102	25,147
Earner	--	--	--	--	--	--	--	49,569	--	43,074
Elderly female	22,218	20,841	20,961	19,210	19,692	21,534	22,082	22,443	22,335	22,030
Non-earner	21,199	20,212	20,452	18,702	19,243	20,913	21,269	21,720	21,852	21,169
Earner	--	32,339	26,135	--	27,701	--	--	31,419	28,124	31,452
Non-elderly male	34,495	32,269	34,122	32,802	33,742	31,939	30,488	31,735	34,094	34,840
Non-earner	13,695	12,487	12,987	13,370	13,425	12,642	10,817	12,011	9,947	10,470
Earner	36,829	35,674	37,020	37,190	38,081	35,229	34,487	35,959	38,082	38,837
Non-elderly female	28,311	28,257	29,269	29,830	26,409	28,174	25,965	26,186	26,669	29,980
Non-earner	15,447	13,942	13,924	14,373	14,651	11,898	11,390	12,826	10,595	9,369
Earner	30,292	31,376	32,405	32,996	30,710	32,452	29,708	29,891	30,873	34,664

Table 4.1

Average Total Income by Selected Family Types, Canada and Provinces, 1990-99

	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
1999 constant dollars (\$)										
MANITOBA										
Economic families, 2 persons or more	54,676	50,848	54,397	52,868	53,895	55,302	53,366	54,203	56,939	55,485
Elderly families	46,216	40,316	37,843	44,058	38,622	41,637	38,364	35,929	38,475	40,942
Married couples	44,907	37,488	33,681	44,101	35,543	38,532	36,462	34,923	37,828	39,279
Other elderly families	49,436	49,756	48,235	43,928	48,062	52,228	45,106	39,689	40,892	50,518
Non-elderly families	56,310	52,863	57,887	54,790	57,142	58,097	56,014	57,312	60,231	58,022
Married couples	54,266	53,608	56,479	51,883	54,555	57,213	57,974	59,780	62,462	56,705
No earner	--	--	--	--	--	--	--	--	--	--
One earner	42,066	43,921	46,238	41,520	40,271	52,847	44,897	42,984	45,982	44,433
Two earners	60,650	58,354	60,723	55,667	60,331	60,526	63,601	65,373	68,775	61,064
Two-parent families with children	59,302	54,835	61,121	59,179	60,383	59,523	58,068	58,845	61,911	62,491
No earner	--	--	--	--	--	--	--	--	--	--
One earner	40,800	38,086	44,413	40,109	40,325	40,969	40,909	37,820	44,918	41,811
Two earners	58,291	56,386	60,269	60,495	61,733	61,045	57,840	59,737	58,767	59,221
Three or more earners	77,659	66,237	85,679	73,581	71,144	72,158	77,162	74,176	84,604	83,314
Married couples with other relatives	76,901	73,974	80,121	83,109	77,540	84,600	83,071	82,367	85,908	83,905
Lone-parent families	24,552	25,542	30,792	27,509	26,181	29,112	24,283	24,646	26,110	25,298
Male lone-parent families	--	--	--	--	--	--	--	--	--	--
Female lone-parent families	23,039	25,268	28,363	25,702	24,566	27,321	22,091	21,520	22,904	22,798
No earner	--	13,275	--	14,707	--	--	13,704	--	--	--
One earner	22,838	28,133	29,975	25,788	26,075	27,345	23,481	21,074	21,806	24,117
Two or more earners	--	--	--	--	--	--	--	--	--	--
Other non-elderly families	51,214	42,452	42,137	46,108	45,890	44,758	47,407	51,385	58,068	52,212
Unattached individuals	24,145	22,916	20,943	22,204	22,798	22,857	22,587	23,566	23,367	24,704
Elderly male	23,500	23,206	22,420	23,248	20,006	21,088	23,590	24,780	25,332	27,568
Non-earner	20,845	22,152	21,287	23,367	19,917	19,770	23,179	25,127	25,009	24,066
Earner	--	--	--	--	--	--	--	--	--	--
Elderly female	18,960	19,999	17,608	17,941	18,883	20,074	19,865	19,961	19,828	20,917
Non-earner	18,806	19,829	17,081	17,803	18,785	19,670	18,606	18,191	17,856	19,895
Earner	--	--	--	--	--	--	--	--	--	--
Non-elderly male	28,497	24,469	23,415	24,960	26,282	27,253	26,339	27,531	26,781	27,610
Non-earner	--	10,295	7,321	10,389	8,534	13,766	13,720	10,719	9,203	9,901
Earner	30,371	27,537	27,242	27,790	29,967	29,721	29,112	29,968	29,861	31,616
Non-elderly female	23,389	23,172	19,848	21,228	22,363	20,543	20,116	21,340	21,146	22,763
Non-earner	11,950	9,880	8,932	12,274	12,740	--	9,609	8,590	8,415	--
Earner	25,973	26,327	23,345	23,304	25,025	22,654	23,777	25,491	25,274	25,226

Table 4.1

Average Total Income by Selected Family Types, Canada and Provinces, 1990-99

	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
1999 constant dollars (\$)										
SASKATCHEWAN										
Economic families, 2 persons or more	51,191	50,581	51,860	50,725	51,141	53,868	51,617	53,166	54,388	54,808
Elderly families	42,292	38,662	40,213	41,347	41,290	44,211	38,901	37,930	39,561	39,083
Married couples	42,367	36,144	39,166	39,064	36,668	43,905	37,913	36,823	38,095	38,716
Other elderly families	42,068	47,871	44,973	51,009	61,035	45,711	42,754	42,020	44,637	41,317
Non-elderly families	53,218	53,314	54,481	52,882	53,414	56,047	54,197	56,262	57,503	57,800
Married couples	50,480	52,886	53,382	51,094	53,612	52,744	51,145	53,425	58,306	54,589
No earner	33,383	--	29,965	32,630	30,114	20,781	24,580	--	--	--
One earner	40,659	42,123	48,696	42,090	44,756	45,387	36,366	33,863	42,968	45,137
Two earners	55,527	56,770	56,328	55,564	57,379	56,504	56,972	57,766	63,498	58,550
Two-parent families with children	57,191	56,195	57,977	57,420	58,213	60,811	61,342	63,257	62,964	63,409
No earner	--	--	--	--	17,160	--	--	--	--	--
One earner	40,570	42,076	44,160	40,674	45,567	42,142	40,530	40,318	44,337	38,958
Two earners	58,450	56,358	56,452	58,181	57,956	58,582	60,482	63,673	61,752	63,467
Three or more earners	70,420	67,931	77,412	72,269	71,604	80,332	77,510	76,365	80,854	81,217
Married couples with other relatives	76,822	75,447	89,770	76,716	75,036	77,763	73,559	79,448	78,327	87,394
Lone-parent families	25,055	23,860	23,200	22,479	23,202	25,114	21,377	23,708	28,180	26,304
Male lone-parent families	36,156	--	39,438	26,617	29,285	35,117	27,307	28,874	43,435	--
Female lone-parent families	23,049	21,629	21,011	21,891	22,377	23,606	20,478	22,936	25,994	25,660
No earner	12,037	11,879	11,641	12,906	11,743	15,244	12,025	14,639	17,554	16,255
One earner	22,968	22,792	23,582	24,615	24,689	24,220	22,957	23,618	24,481	24,901
Two or more earners	41,427	--	--	--	--	--	--	34,653	42,553	43,138
Other non-elderly families	42,661	37,378	41,485	37,432	37,281	47,739	49,587	44,535	45,834	50,126
Unattached individuals	23,452	22,829	22,723	22,947	23,455	24,624	22,770	23,522	23,675	23,588
Elderly male	26,241	23,535	21,952	22,941	22,790	22,193	26,060	24,369	25,351	27,152
Non-earner	22,742	21,351	20,427	21,257	21,391	21,225	19,478	19,479	24,000	24,447
Earners	--	30,995	27,434	--	--	--	43,995	37,524	28,787	37,326
Elderly female	20,445	18,917	18,603	18,480	19,266	18,829	20,726	20,553	19,943	19,398
Non-earner	19,224	17,977	17,808	18,031	18,354	18,326	20,532	20,403	19,871	19,268
Earners	30,723	30,512	--	23,997	--	--	22,550	21,814	20,871	20,686
Non-elderly male	26,868	26,513	26,280	26,074	27,426	31,084	26,566	27,939	27,175	25,610
Non-earner	13,706	11,349	8,852	11,174	10,904	8,604	8,038	10,427	8,144	10,024
Earners	28,561	29,751	29,066	27,784	30,019	33,993	29,964	30,499	30,456	27,547
Non-elderly female	20,243	21,033	21,321	22,489	21,859	22,281	17,974	19,680	21,466	22,961
Non-earner	15,273	13,086	8,549	9,837	11,173	13,084	10,267	8,142	8,661	7,046
Earners	21,312	22,817	24,016	25,388	24,329	24,492	19,616	21,788	23,784	26,154

Table 4.1

Average Total Income by Selected Family Types, Canada and Provinces, 1990-99

	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
1999 constant dollars (\$)										
ALBERTA										
Economic families, 2 persons or more	61,258	62,360	60,010	61,461	59,968	57,363	61,461	64,318	66,789	65,605
Elderly families	44,718	46,947	41,618	49,473	48,520	45,756	42,597	44,396	39,731	48,525
Married couples	40,852	45,590	37,551	43,942	46,242	43,571	42,881	45,473	38,214	49,606
Other elderly families	56,878	50,414	51,481	63,854	54,684	52,280	41,477	40,574	46,150	44,199
Non-elderly families	63,436	64,389	62,571	63,183	61,525	59,190	63,990	66,912	70,159	67,926
Married couples	61,813	63,909	66,301	69,754	59,687	61,337	62,121	68,461	72,445	67,008
No earner	27,261	37,944	35,003	26,296	38,088	29,560	21,112	--	--	31,450
One earner	50,187	51,021	42,494	48,900	44,962	46,174	42,693	59,149	59,399	49,363
Two earners	67,105	68,734	74,152	76,478	64,898	65,760	68,913	72,026	77,432	72,687
Two-parent families with children	67,496	68,705	65,010	65,244	66,294	62,801	69,118	71,998	75,130	72,232
No earner	--	--	--	--	--	--	--	--	--	--
One earner	50,098	50,291	49,269	47,875	47,668	48,389	58,799	47,261	57,352	55,206
Two earners	66,623	68,700	66,257	63,290	66,516	63,352	65,966	71,932	75,147	72,438
Three or more earners	84,761	86,927	82,288	87,944	82,324	75,116	94,850	95,726	90,934	87,799
Married couples with other relatives	91,543	85,931	92,525	85,249	82,345	79,008	83,925	83,064	92,016	92,496
Lone-parent families	28,619	27,975	27,307	28,165	28,703	26,083	31,016	31,732	30,243	36,106
Male lone-parent families	51,169	42,165	43,852	34,118	45,640	42,214	49,512	51,336	37,105	71,693
Female lone-parent families	25,282	25,035	25,149	27,179	25,928	23,597	26,849	26,297	28,623	29,704
No earner	15,702	15,831	15,950	17,174	13,555	12,788	13,451	--	13,603	12,430
One earner	25,339	25,893	25,863	27,454	26,944	23,176	28,319	25,998	30,161	28,972
Two or more earners	36,523	33,548	38,152	40,549	34,451	36,843	37,576	--	37,650	40,234
Other non-elderly families	48,375	52,649	43,541	43,000	47,621	48,000	55,077	53,636	55,803	51,101
Unattached individuals	28,540	26,271	25,311	24,710	27,326	26,550	26,249	26,182	27,522	27,264
Elderly male	22,180	22,064	22,597	22,144	21,407	28,178	23,237	24,311	37,396	30,448
Non-earner	20,683	20,138	22,053	19,932	20,983	24,833	21,781	22,319	26,868	29,601
Earner	--	--	--	--	--	--	--	--	72,473	--
Elderly female	20,671	18,684	17,925	18,224	19,551	20,025	24,413	22,722	21,854	22,665
Non-earner	20,562	17,914	17,500	17,441	19,197	19,434	23,185	22,109	21,327	21,257
Earner	--	--	--	--	--	--	--	27,252	--	32,666
Non-elderly male	33,767	30,790	29,147	28,975	32,539	30,990	29,618	30,670	30,658	30,457
Non-earner	11,453	11,031	14,377	12,628	15,115	13,018	11,196	8,526	8,777	10,154
Earner	35,779	32,990	31,002	31,068	33,799	33,380	32,080	33,263	32,662	32,808
Non-elderly female	24,716	23,810	23,060	21,895	24,499	22,849	22,349	21,443	23,305	24,167
Non-earner	14,053	11,144	10,367	13,223	15,068	14,488	10,764	9,184	11,975	9,789
Earner	26,359	25,222	25,254	23,855	26,058	24,451	24,643	23,827	25,273	27,121

Table 4.1

Average Total Income by Selected Family Types, Canada and Provinces, 1990-99

	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
1999 constant dollars (\$)										
BRITISH COLUMBIA										
Economic families, 2 persons or more	63,445	61,199	62,166	60,408	61,800	62,177	62,219	63,116	64,381	63,904
Elderly families	45,127	48,211	43,391	43,353	44,149	46,465	46,338	47,171	46,197	48,074
Married couples	42,869	43,544	41,574	41,175	42,319	44,207	45,755	46,187	46,063	47,326
Other elderly families	55,264	68,072	51,595	49,585	52,816	56,280	49,039	52,123	46,841	51,962
Non-elderly families	66,692	63,704	65,817	63,808	64,977	65,106	64,767	65,760	67,381	66,386
Married couples	64,096	60,046	69,417	62,158	66,043	66,075	67,579	66,219	65,980	65,626
No earner	32,302	26,439	35,399	28,570	31,722	23,921	45,242	52,999	--	30,680
One earner	48,861	46,050	50,095	65,189	51,120	62,582	47,426	42,627	52,500	55,482
Two earners	72,686	69,416	77,810	65,510	73,369	71,207	75,511	73,268	71,734	71,607
Two-parent families with children	72,515	69,455	68,408	69,726	69,827	69,676	66,903	69,066	72,382	72,980
No earner	--	--	--	--	15,397	--	--	--	--	--
One earner	47,554	47,779	51,118	49,805	53,991	52,239	47,235	49,985	56,402	54,520
Two earners	71,834	67,566	69,414	67,740	71,377	70,371	68,697	69,638	71,520	73,492
Three or more earners	92,433	91,461	83,506	91,998	88,313	88,865	89,840	88,049	92,677	92,206
Married couples with other relatives	95,548	84,116	91,973	88,994	90,316	83,398	87,317	93,148	85,796	85,011
Lone-parent families	29,327	28,704	30,458	28,537	28,755	29,991	26,632	26,069	30,856	29,451
Male lone-parent families	36,613	--	--	46,046	41,965	--	--	--	--	42,759
Female lone-parent families	27,206	26,127	29,342	24,385	26,593	29,347	24,524	24,674	29,398	26,546
No earner	15,136	16,287	14,875	15,375	16,395	15,107	14,298	12,868	11,123	20,247
One earner	28,823	28,460	30,131	24,316	27,827	34,443	29,191	28,357	28,770	27,131
Two or more earners	--	--	46,120	39,274	43,500	--	--	--	54,053	--
Other non-elderly families	53,837	55,201	46,487	48,553	47,469	49,978	61,371	58,900	66,886	63,086
Unattached individuals	28,603	25,624	26,059	27,516	26,685	27,593	27,692	26,882	28,549	30,480
Elderly male	23,143	20,451	25,248	29,056	24,225	31,216	26,274	29,651	28,901	30,348
Non-earner	22,615	19,256	24,267	26,845	23,864	23,263	25,575	29,678	26,688	28,792
Earner	--	--	--	--	--	--	--	--	--	--
Elderly female	20,257	19,286	20,568	20,761	17,932	23,100	23,095	23,557	23,653	23,307
Non-earner	19,638	18,724	20,412	18,763	17,740	22,510	22,259	21,569	20,835	22,196
Earner	--	--	--	--	--	--	--	--	44,487	--
Non-elderly male	34,029	30,099	29,806	31,391	31,669	30,073	31,548	29,547	32,612	36,440
Non-earner	12,844	16,523	13,260	9,672	16,013	10,947	9,254	8,607	9,903	9,636
Earner	35,746	31,626	32,260	34,652	33,995	33,381	35,398	32,925	35,333	40,429
Non-elderly female	27,565	23,488	23,428	25,201	25,305	25,754	25,060	24,269	25,246	25,531
Non-earner	20,667	14,412	12,666	11,535	16,028	13,304	8,112	9,195	8,297	9,951
Earner	28,282	25,070	25,976	27,503	27,731	28,322	29,261	27,127	28,811	29,203

Table 4.2

Average Total Income Received by Income Sources, Canada, 1990-99

	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
1999 constant dollars (\$)										
TOTAL – ECONOMIC FAMILIES AND UNATTACHED INDIVIDUALS										
Total income	50,126	48,483	48,583	47,424	48,218	48,103	48,322	49,024	50,717	51,425
Market income	47,418	45,832	45,825	44,901	46,024	45,794	45,658	46,519	48,156	48,980
Earnings	48,970	47,774	47,696	46,951	48,572	47,886	47,239	48,110	50,037	50,790
Wages and salaries	47,835	46,384	46,761	45,830	47,232	46,264	46,743	47,208	49,219	49,215
Self-employment income	18,818	19,196	17,508	18,622	19,906	21,033	14,208	15,573	15,481	18,900
Farm	11,164	10,937	11,131	13,357	12,575	14,010	7,919	6,515	5,103	7,367
Non-farm	19,657	20,278	18,203	19,076	20,704	21,619	14,931	16,777	16,952	20,310
Investment income	5,981	5,509	5,222	4,985	4,719	5,068	4,067	3,835	3,973	4,272
Retirement pensions	12,648	12,933	13,266	14,222	14,677	15,000	15,160	15,469	16,107	16,373
Other income	6,366	6,323	7,183	8,055	7,402	7,808	4,817	5,053	4,561	4,105
Government transfers	6,746	7,274	7,616	7,827	7,948	7,572	7,658	7,556	7,665	7,565
Old Age Security and GIS/SA	8,444	8,416	8,490	8,550	8,488	8,256	8,155	8,180	8,150	8,153
CPP/QPP benefits	5,775	5,806	6,117	6,157	6,587	6,542	6,568	6,593	6,714	6,800
Child Tax Benefit ¹	1,508	1,553	1,502	1,870	1,869	1,806	1,692	1,743	1,993	2,067
Employment Insurance benefits ²	5,673	6,566	6,806	6,798	6,506	5,752	5,289	5,096	4,994	4,893
Workers' Compensation benefits ³	--	--	--	7,975	6,710	7,998	5,271	5,694	5,379	5,275
GST/HST Credit	105	301	406	359	393	388	388	379	374	360
Provincial/territorial tax credits ⁴	299	295	285	286	309	294	324	278	334	320
Social assistance	5,497	5,784	6,255	6,515	6,452	6,863	6,733	6,450	6,229	6,002
Other government transfers	3,005	3,258	3,516	5,671	5,953	5,803	--	--	--	--
ECONOMIC FAMILIES, 2 PERSONS OR MORE										
Total income	60,630	59,191	58,850	57,702	58,755	58,614	59,451	60,772	63,247	63,818
Market income	56,441	54,818	54,382	53,352	54,554	54,367	54,750	56,209	58,650	59,263
Earnings	55,942	54,626	54,321	53,421	55,355	54,552	54,022	55,603	58,030	58,498
Wages and salaries	54,242	52,601	52,798	51,821	53,401	52,187	53,009	54,000	56,579	56,049
Self-employment income	19,042	19,793	17,379	18,847	19,882	21,387	14,467	16,196	16,291	19,450
Farm	11,002	11,305	11,415	13,758	13,233	14,331	8,002	6,901	5,564	7,441
Non-farm	19,996	20,923	17,960	19,225	20,499	21,937	15,170	17,374	17,783	20,906
Investment income	6,108	5,756	5,399	5,096	4,901	5,282	4,159	3,877	4,125	4,594
Retirement pensions	14,138	14,292	14,482	16,034	16,205	16,838	17,219	17,298	18,263	18,564
Other income	6,504	6,310	7,430	8,335	7,558	7,868	4,728	5,138	4,897	4,403
Government transfers	7,156	7,766	8,195	8,555	8,606	8,300	8,363	8,219	8,374	8,269
Old Age Security and GIS/SA	9,406	9,383	9,416	9,587	9,446	9,243	9,191	9,260	9,272	9,220
CPP/QPP benefits	6,453	6,484	6,809	6,883	7,349	7,263	7,433	7,493	7,672	7,727
Child Tax Benefit ¹	1,511	1,557	1,504	1,873	1,870	1,806	1,692	1,743	1,993	2,067
Employment Insurance benefits ²	5,827	6,711	6,986	6,887	6,675	5,869	5,426	5,179	5,067	5,030
Workers' Compensation benefits ³	--	--	--	7,855	6,414	7,724	5,529	5,817	5,445	5,272
GST/HST Credit	125	365	490	407	457	461	468	459	453	432
Provincial/territorial tax credits ⁴	357	306	297	299	330	317	322	299	350	331
Social assistance	6,476	6,828	7,401	7,750	7,980	7,907	7,764	7,473	7,323	6,915
Other government transfers	3,542	3,828	4,230	5,645	6,255	6,466	--	--	--	--

See footnotes at end of table.

Table 4.2

Average Total Income Received by Income Sources, Canada, 1990-99

	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
1999 constant dollars (\$)										
UNATTACHED INDIVIDUALS										
Total income	27,202	25,838	26,147	25,750	25,873	25,666	25,424	25,437	26,291	27,069
Market income	25,711	24,482	24,829	24,608	24,998	24,788	24,258	24,237	24,979	26,032
Earnings	28,660	27,845	28,002	28,053	28,465	28,185	27,350	26,826	28,260	29,772
Wages and salaries	28,614	27,789	28,005	27,906	28,334	28,116	27,850	27,280	28,667	29,922
Self-employment income	17,644	16,109	18,142	17,445	20,042	19,105	12,684	12,185	11,444	16,046
Farm	12,600	8,335	9,105	10,304	7,682	11,151	7,392	4,312	2,380	6,908
Non-farm	17,995	17,087	19,346	18,330	21,847	19,977	13,511	13,479	12,829	17,235
Investment income	5,611	4,815	4,706	4,675	4,194	4,418	3,797	3,716	3,554	3,364
Retirement pensions	9,216	9,811	10,427	10,234	11,313	10,955	10,985	11,963	11,968	11,857
Other income	5,829	6,373	6,225	7,001	6,820	7,556	5,223	4,707	3,314	2,965
Government transfers	5,780	6,141	6,252	6,274	6,556	6,033	6,168	6,195	6,256	6,165
Old Age Security and GIS/SA	7,209	7,141	7,206	7,215	7,204	6,886	6,821	6,805	6,749	6,787
CPP/QPP benefits	4,593	4,663	4,889	4,956	5,362	5,322	5,217	5,212	5,263	5,390
Child Tax Benefit ¹	--	552	--	--	--	--	--	--	--	--
Employment Insurance benefits ²	4,933	5,924	5,928	6,353	5,708	5,174	4,603	4,725	4,700	4,313
Workers' Compensation benefits ³	--	--	--	8,531	8,410	9,290	4,262	5,234	5,086	5,287
GST/HST Credit	76	211	285	292	295	278	272	267	265	260
Provincial/territorial tax credits ⁴	211	271	259	257	268	235	328	245	312	303
Social assistance	3,881	4,104	4,324	4,458	4,361	5,021	4,860	4,688	4,451	4,471
Other government transfers	2,105	2,329	2,289	5,734	5,322	4,360	--	--	--	--

¹ Includes all child benefits and credits and similar programs.² Previously called "Unemployment Insurance benefits".³ Amounts prior to 1993 are included in "Other government transfers".⁴ Includes Federal Sales Tax Credit, 1987-1990.

Chapter 5: Income Taxes

Income taxes include both federal and provincial taxes. The implicit tax rate shows taxes as a proportion of total income.

On average in 1999, Canadian families paid \$12,346 in income taxes, down \$362 or 2.8% from 1998 after adjusting for inflation. Income taxes of unattached individuals averaged \$4,994 in 1999, up 4.0% from the previous year.

The average implicit tax rate for Canadian families was 19.3% in 1999, down from 20.1% the previous year. Unattached individuals paid, on average, 18.5% of their total income in taxes, up slightly from 1998 (18.3%).

More specifically, the 1999 implicit tax rate was 19.9% for families in which the major income earner was under age 65. This represents a drop from the previous year (20.6%). The corresponding number in 1999 for unattached individuals under age 65 was 20.2%, a slight increase from 1998 (20.0%).

Implicit tax rates by family type

The Canadian income tax system is based primarily on the individual, and not on the family. Since the majority of taxes are paid on market income, the implicit tax rate and the amount of tax paid is therefore highly related to the market income of each of the family members. Families with little market income generally pay less income tax. For example, in 1999 elderly and female lone-parent families were taxed \$6,297 and \$2,697 on average, yielding implicit tax rates of 13.9% and 9.8% respectively.

Several family types have similar implicit tax rates. In 1999 for example, among families in which the major income earner was under age 65, dual-earner couples without children, dual-earner couples with children and single-earner couples with children all paid, on average, just over one-fifth of their total income in income taxes (21.4%, 21.5% and 21.2%, respectively). These rates correspond to amounts of \$15,292, \$15,922 and \$11,509.

Chart 5.1

Average Income Taxes of Families and Unattached Individuals 1990 to 1999

1999 dollars

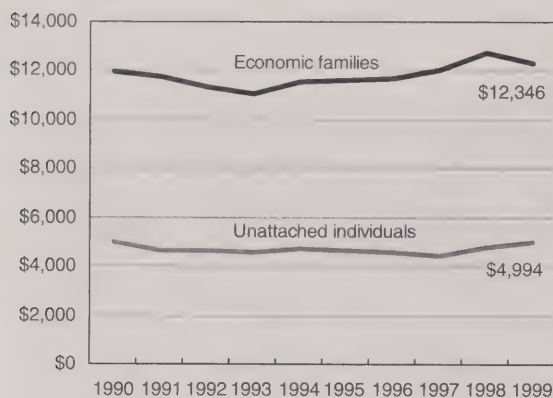


Chart 5.2

Shares of Income Tax of Families by Income Quintiles, 1990 and 1999

Share of income tax

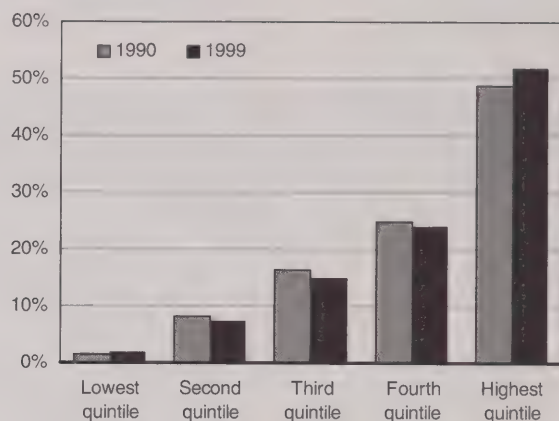
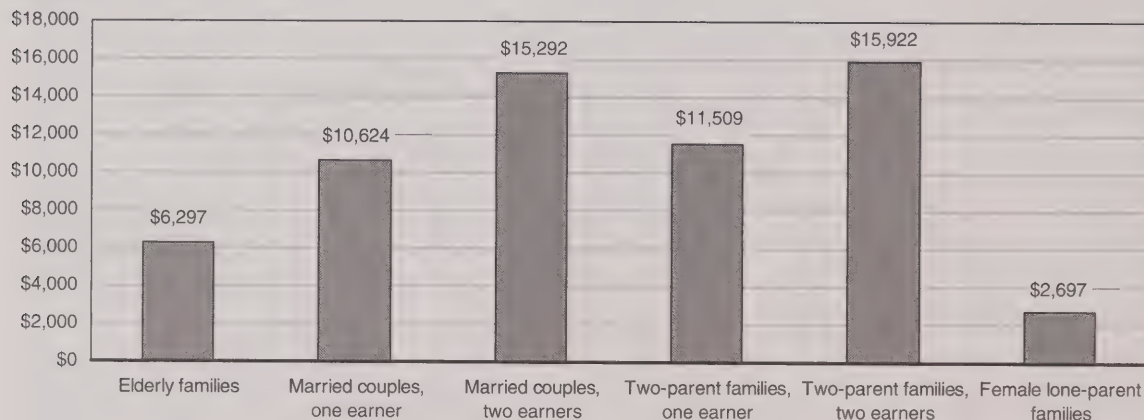


Chart 5.3

Average Income Tax by Family Type, 1999

1999 dollars



Shares of total income tax by income quintile

In 1999, families in the top quintile paid an average of \$31,966 in income taxes, or just over half (51.8%) of all income taxes paid by Canadian families. In contrast, those in the bottom quintile paid an average of \$1,148 or 1.9% of the total income tax bill of families.

The proportion of tax paid by each income group has shifted in the last ten years. The proportion of taxes paid by families in the bottom quintile has increased but remains relatively low, having gone from 1.6% in 1990 to 1.9% in 1999. Families in the highest quintile also paid a somewhat larger share of taxes in 1999, accounting for 51.8% of aggregate income taxes versus 48.7% in 1990. Conversely, the proportions paid by the second, middle and fourth quintile groups dropped.

Table 5.1

Income Tax by After-Tax Income Quintiles, Canada and Provinces, 1998 and 1999

	Income tax					
	1999			1998		
	Averages	Implicit tax rates	Shares	Averages	Implicit tax rates	Shares
	\$	%	%	\$	%	%
CANADA						
Total – Economic families and unattached individuals						
Total	9,866	19.2	100.0	10,027	19.8	100.0
Lowest quintile	609	5.4	1.2	687	6.3	1.4
Second quintile	2,646	10.3	5.4	2,664	10.6	5.3
Middle quintile	6,414	15.5	13.0	6,508	16.1	13.0
Fourth quintile	11,822	18.9	24.0	12,037	19.5	24.0
Highest quintile	27,841	23.9	56.4	28,242	24.5	56.3
Economic families, 2 persons or more						
Total	12,346	19.3	100.0	12,708	20.1	100.0
Lowest quintile	1,148	5.7	1.9	1,251	6.5	2.0
Second quintile	4,588	12.1	7.4	4,678	12.6	7.4
Middle quintile	9,209	16.8	14.9	9,393	17.3	14.8
Fourth quintile	14,820	19.6	24.0	15,024	20.1	23.6
Highest quintile	31,966	24.5	51.8	33,197	25.3	52.2
Unattached individuals						
Total	4,994	18.5	100.0	4,800	18.3	100.0
Lowest quintile	311	4.7	1.2	256	3.8	1.1
Second quintile	481	3.6	1.9	581	4.3	2.4
Middle quintile	2,222	10.9	8.9	2,292	11.4	9.6
Fourth quintile	5,640	17.6	22.6	5,715	18.0	23.9
Highest quintile	16,332	26.1	65.3	15,176	25.5	63.1
NEWFOUNDLAND						
Total – Economic families and unattached individuals						
Total	6,835	16.8	100.0	6,705	16.8	100.0
Lowest quintile	166	1.8	0.5	160	1.6	0.5
Second quintile	957	4.8	2.8	1,402	6.9	4.2
Middle quintile	3,684	11.5	10.7	4,033	12.4	12.0
Fourth quintile	8,148	16.5	23.8	8,163	16.6	24.3
Highest quintile	21,288	23.0	62.1	19,805	22.3	59.0
Economic families, 2 persons or more						
Total	8,319	17.2	100.0	7,823	16.9	100.0
Lowest quintile	202	1.3	0.5	360	2.4	0.9
Second quintile	1,782	6.6	4.3	2,036	7.7	5.2
Middle quintile	5,244	13.0	12.5	5,524	14.0	14.2
Fourth quintile	10,460	17.9	25.1	9,375	16.9	23.9
Highest quintile	23,954	23.7	57.6	21,920	23.0	55.8
Unattached individuals						
Total	2,550	13.9	100.0	2,705	15.3	100.0
Lowest quintile	16	0.3	0.1	0	0.0	0.0
Second quintile	168	1.7	1.3	158	1.6	1.2
Middle quintile	410	3.1	3.2	530	4.0	3.8
Fourth quintile	2,780	12.8	21.9	2,601	13.5	19.6
Highest quintile	9,514	22.5	73.5	10,455	24.1	75.3

Table 5.1

Income Tax by After-Tax Income Quintiles, Canada and Provinces, 1998 and 1999

	Income tax					
	1999			1998		
	Averages	Implicit tax rates	Shares	Averages	Implicit tax rates	Shares
	\$	%	%	\$	%	%
PRINCE EDWARD ISLAND						
Total – Economic families and unattached individuals						
Total	6,250	15.1	100.0	6,955	16.6	100.0
Lowest quintile	384	3.5	1.2	555	5.0	1.6
Second quintile	1,816	8.0	5.8	1,874	8.4	5.4
Middle quintile	3,944	11.8	12.6	3,941	11.7	11.3
Fourth quintile	7,750	15.4	25.0	8,356	16.5	24.2
Highest quintile	17,478	19.3	55.4	20,152	21.9	57.5
Economic families, 2 persons or more						
Total	7,928	15.5	100.0	8,956	17.2	100.0
Lowest quintile	787	4.1	2.0	665	3.4	1.5
Second quintile	2,697	8.7	6.8	3,486	10.7	7.7
Middle quintile	6,084	13.6	15.4	6,466	14.4	14.4
Fourth quintile	10,366	16.9	26.1	10,711	17.8	23.9
Highest quintile	19,742	19.7	49.8	23,506	22.8	52.5
Unattached individuals						
Total	2,493	12.6	100.0	2,382	12.7	100.0
Lowest quintile	94	1.5	0.8	239	3.7	2.0
Second quintile	354	2.9	2.8	376	3.1	3.1
Middle quintile	1,051	6.5	8.4	1,493	9.1	12.9
Fourth quintile	3,717	14.5	30.1	2,900	12.7	23.8
Highest quintile	7,350	18.8	57.9	6,974	19.1	58.2
NOVA SCOTIA						
Total – Economic families and unattached individuals						
Total	7,296	17.2	100.0	7,043	17.2	100.0
Lowest quintile	848	9.0	2.3	215	2.5	0.6
Second quintile	1,642	7.7	4.5	1,568	7.7	4.5
Middle quintile	4,762	13.6	13.1	4,399	13.2	12.5
Fourth quintile	8,986	17.1	24.6	8,898	17.4	25.3
Highest quintile	20,255	21.6	55.5	20,191	22.1	57.2
Economic families, 2 persons or more						
Total	9,172	17.3	100.0	9,118	17.8	100.0
Lowest quintile	641	3.8	1.4	499	3.3	1.1
Second quintile	3,303	10.2	7.2	3,026	9.8	6.6
Middle quintile	6,884	14.7	15.1	7,001	15.4	15.4
Fourth quintile	12,001	18.5	26.1	12,187	19.2	26.6
Highest quintile	23,115	22.2	50.3	22,945	22.5	50.3
Unattached individuals						
Total	3,611	16.6	100.0	3,001	14.7	100.0
Lowest quintile	1,729	32.6	9.6	31	0.6	0.2
Second quintile	196	1.7	1.1	291	2.5	1.9
Middle quintile	1,178	6.9	6.6	1,135	7.1	7.6
Fourth quintile	3,982	15.1	22.0	3,753	14.9	24.7
Highest quintile	11,014	22.8	60.7	9,838	22.2	65.5

Table 5.1

Income Tax by After-Tax Income Quintiles, Canada and Provinces, 1998 and 1999

	Income tax					
	1999			1998		
	Averages	Implicit tax rates	Shares	Averages	Implicit tax rates	Shares
	\$	%	%	\$	%	%
NEW BRUNSWICK						
Total – Economic families and unattached individuals						
Total	7,466	17.1	100.0	7,378	17.2	100.0
Lowest quintile	296	2.7	0.8	377	3.5	1.0
Second quintile	1,822	8.0	4.9	1,836	8.2	5.0
Middle quintile	4,980	13.5	13.3	4,705	13.3	12.8
Fourth quintile	9,241	17.0	24.7	9,222	17.4	25.1
Highest quintile	21,011	22.4	56.3	20,797	22.3	56.2
Economic families, 2 persons or more						
Total	9,149	17.5	100.0	8,937	17.6	100.0
Lowest quintile	424	2.4	0.9	415	2.5	0.9
Second quintile	3,306	10.2	7.2	3,107	10.1	7.0
Middle quintile	7,027	15.0	15.4	6,696	15.0	15.0
Fourth quintile	11,496	18.2	25.2	11,315	18.6	25.4
Highest quintile	23,526	23.1	51.3	23,214	22.9	51.7
Unattached individuals						
Total	3,190	14.6	100.0	3,002	14.3	100.0
Lowest quintile	169	2.9	1.1	78	1.3	0.5
Second quintile	444	3.6	2.8	649	5.3	4.4
Middle quintile	1,052	6.4	6.5	1,007	6.4	6.7
Fourth quintile	3,688	14.2	23.1	3,663	14.7	24.6
Highest quintile	10,620	21.8	66.5	9,727	21.2	63.8
QUEBEC						
Total – Economic families and unattached individuals						
Total	9,444	21.1	100.0	9,606	21.7	100.0
Lowest quintile	394	3.8	0.8	586	5.8	1.2
Second quintile	2,576	11.3	5.5	2,220	10.2	4.6
Middle quintile	6,003	16.6	12.7	5,979	17.0	12.5
Fourth quintile	11,354	21.0	24.0	11,824	22.0	24.6
Highest quintile	26,918	26.8	57.0	27,460	27.3	57.1
Economic families, 2 persons or more						
Total	12,188	21.5	100.0	12,356	22.0	100.0
Lowest quintile	906	4.8	1.5	895	4.9	1.4
Second quintile	4,258	12.5	7.0	4,087	12.6	6.6
Middle quintile	9,035	18.6	14.8	9,216	19.3	14.9
Fourth quintile	14,589	22.0	23.9	14,850	22.3	24.1
Highest quintile	32,191	27.8	52.8	32,761	28.4	53.0
Unattached individuals						
Total	4,613	19.4	100.0	4,799	20.3	100.0
Lowest quintile	137	2.2	0.6	453	7.2	1.9
Second quintile	418	3.4	1.8	598	4.9	2.5
Middle quintile	2,257	12.2	9.8	1,677	9.6	7.0
Fourth quintile	5,628	19.3	24.4	5,598	19.6	23.4
Highest quintile	14,639	28.0	63.4	15,707	29.1	65.3

Table 5.1

Income Tax by After-Tax Income Quintiles, Canada and Provinces, 1998 and 1999

	Income tax					
	1999			1998		
	Averages	Implicit tax rates	Shares	Averages	Implicit tax rates	Shares
	\$	%	%	\$	%	%
ONTARIO						
Total – Economic families and unattached individuals						
Total	11,108	18.8	100.0	11,367	19.7	100.0
Lowest quintile	787	6.1	1.4	992	7.7	1.7
Second quintile	2,959	10.0	5.3	3,154	10.9	5.5
Middle quintile	6,878	14.6	12.4	7,307	15.7	12.9
Fourth quintile	12,750	17.9	23.0	12,832	18.5	22.6
Highest quintile	32,170	23.9	57.9	32,554	24.8	57.3
Economic families, 2 persons or more						
Total	13,657	18.9	100.0	14,196	20.1	100.0
Lowest quintile	1,500	6.6	2.2	1,745	8.0	2.5
Second quintile	4,863	11.4	7.1	5,107	12.3	7.2
Middle quintile	9,893	15.9	14.5	10,186	16.8	14.4
Fourth quintile	15,819	18.6	23.2	16,121	19.5	22.7
Highest quintile	36,247	24.4	53.0	37,840	25.6	53.3
Unattached individuals						
Total	5,483	18.2	100.0	5,085	17.6	100.0
Lowest quintile	385	5.2	1.4	152	2.0	0.6
Second quintile	442	3.1	1.6	615	4.2	2.4
Middle quintile	2,205	9.8	8.0	2,763	12.0	10.9
Fourth quintile	5,688	16.3	20.7	6,232	17.8	24.5
Highest quintile	18,700	26.2	68.2	15,695	24.4	61.6
MANITOBA						
Total – Economic families and unattached individuals						
Total	7,922	17.7	100.0	8,338	18.6	100.0
Lowest quintile	442	4.0	1.1	396	3.8	1.0
Second quintile	2,245	9.6	5.7	1,893	8.7	4.5
Middle quintile	5,783	15.1	14.6	5,330	14.5	12.8
Fourth quintile	10,031	17.9	25.3	10,188	18.5	24.4
Highest quintile	21,126	22.2	53.3	23,900	23.8	57.3
Economic families, 2 persons or more						
Total	9,883	17.8	100.0	10,790	18.9	100.0
Lowest quintile	827	4.4	1.7	638	3.4	1.2
Second quintile	4,349	12.0	8.8	3,839	11.1	7.1
Middle quintile	7,812	15.6	15.8	8,232	16.7	15.3
Fourth quintile	12,685	18.9	25.7	13,232	19.5	24.5
Highest quintile	23,797	22.5	48.0	28,067	24.6	51.9
Unattached individuals						
Total	4,229	17.1	100.0	3,963	17.0	100.0
Lowest quintile	221	3.0	1.1	360	5.7	1.8
Second quintile	434	3.2	2.0	398	3.1	2.0
Middle quintile	1,789	9.5	8.5	1,280	7.4	6.5
Fourth quintile	4,842	16.7	22.9	4,509	16.7	22.8
Highest quintile	13,900	25.4	65.6	13,350	24.9	66.9

Table 5.1

Income Tax by After-Tax Income Quintiles, Canada and Provinces, 1998 and 1999

	Income tax					
	1999			1998		
	Averages	Implicit tax rates	Shares	Averages	Implicit tax rates	Shares
	\$	%	%	\$	%	%
SASKATCHEWAN						
Total – Economic families and unattached individuals						
Total	7,866	18.1	100.0	7,908	18.6	100.0
Lowest quintile	331	3.1	0.8	354	3.5	0.9
Second quintile	2,147	9.5	5.5	2,381	10.7	6.0
Middle quintile	5,261	14.7	13.4	4,781	14.2	12.1
Fourth quintile	9,611	18.0	24.4	9,800	18.9	24.8
Highest quintile	21,999	23.2	55.9	22,257	23.6	56.1
Economic families, 2 persons or more						
Total	10,053	18.3	100.0	10,237	18.8	100.0
Lowest quintile	722	3.8	1.4	805	4.3	1.6
Second quintile	3,725	11.0	7.4	3,226	10.0	6.3
Middle quintile	7,737	15.9	15.4	8,011	16.7	15.7
Fourth quintile	12,754	19.2	25.5	12,859	19.6	25.2
Highest quintile	25,377	23.9	50.3	26,401	24.4	51.3
Unattached individuals						
Total	4,040	17.1	100.0	4,240	17.9	100.0
Lowest quintile	130	2.1	0.6	184	2.9	0.9
Second quintile	442	3.3	2.2	449	3.5	2.1
Middle quintile	1,765	9.6	8.7	2,489	12.8	11.7
Fourth quintile	4,966	17.2	24.7	4,968	17.4	23.4
Highest quintile	12,956	25.1	63.8	13,148	25.7	61.9
ALBERTA						
Total – Economic families and unattached individuals						
Total	9,692	18.6	100.0	10,434	19.7	100.0
Lowest quintile	517	4.5	1.1	758	7.9	1.5
Second quintile	2,715	10.3	5.6	2,960	11.1	5.7
Middle quintile	6,483	15.1	13.3	6,429	15.2	12.3
Fourth quintile	11,864	18.5	24.5	12,413	19.0	23.8
Highest quintile	26,929	23.3	55.5	29,689	24.4	56.7
Economic families, 2 persons or more						
Total	12,461	19.0	100.0	13,488	20.2	100.0
Lowest quintile	1,255	5.8	2.0	1,574	8.6	2.3
Second quintile	4,834	12.0	7.7	5,193	12.8	7.7
Middle quintile	9,492	16.6	15.2	10,193	17.4	15.1
Fourth quintile	15,186	19.4	24.4	14,766	19.0	21.9
Highest quintile	31,592	24.1	50.6	35,751	25.8	53.0
Unattached individuals						
Total	4,622	17.0	100.0	4,802	17.4	100.0
Lowest quintile	243	3.6	1.1	122	1.8	0.5
Second quintile	619	4.3	2.7	742	5.1	3.1
Middle quintile	2,100	10.2	9.1	2,447	11.6	10.2
Fourth quintile	5,460	16.7	23.6	5,503	16.9	23.0
Highest quintile	14,715	23.7	63.6	15,237	24.3	63.2

Table 5.1

Income Tax by After-Tax Income Quintiles, Canada and Provinces, 1998 and 1999

	Income tax					
	1999			1998		
	Averages	Implicit tax rates	Shares	Averages	Implicit tax rates	Shares
	\$	%	%	\$	%	%
BRITISH COLUMBIA						
Total – Economic families and unattached individuals						
Total	9,977	19.2	100.0	9,543	18.7	100.0
Lowest quintile	780	7.0	1.6	580	5.1	1.2
Second quintile	2,692	10.3	5.4	3,019	11.5	6.3
Middle quintile	6,835	15.8	13.7	6,862	16.0	14.4
Fourth quintile	12,360	19.1	24.8	12,171	19.1	25.5
Highest quintile	27,235	23.8	54.5	25,107	22.6	52.6
Economic families, 2 persons or more						
Total	12,131	19.0	100.0	12,035	18.7	100.0
Lowest quintile	1,252	6.5	2.1	1,203	5.9	2.0
Second quintile	4,558	11.8	7.5	5,310	13.0	8.8
Middle quintile	9,566	16.6	15.7	10,123	17.4	16.8
Fourth quintile	15,167	19.5	25.1	14,968	19.4	24.9
Highest quintile	30,166	23.9	49.6	28,607	22.8	47.5
Unattached individuals						
Total	6,135	20.1	100.0	5,342	18.7	100.0
Lowest quintile	282	4.4	0.9	212	3.0	0.8
Second quintile	676	4.7	2.2	913	6.2	3.4
Middle quintile	2,913	12.5	9.5	3,025	13.1	11.3
Fourth quintile	6,749	18.5	21.9	6,048	17.6	22.6
Highest quintile	20,103	28.0	65.5	16,534	26.0	61.9

Chapter 6: After-Tax Income

After-tax income is defined as total income (market income plus government transfers) minus income taxes. After-tax income therefore reflects government interventions through taxes and transfers.

After-tax income rises for the fourth year in a row

After adjustments for inflation, after-tax income rose for the fourth year in a row in 1999. The trends in after-tax income followed those of market income and total income, which rose by 0.9% and 1.4%, respectively, from the previous year. Of the three income concepts, after-tax income was the one that showed the largest increase.

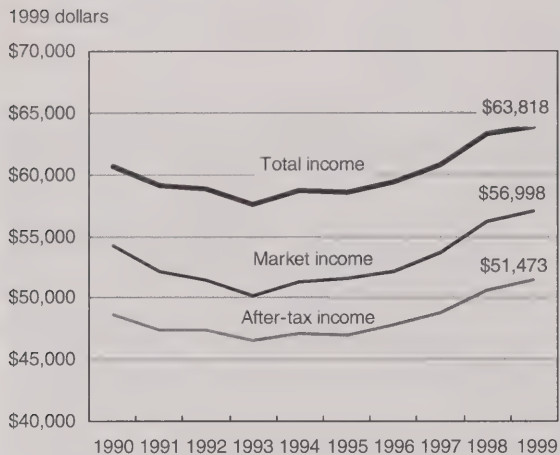
In 1999, the average after-tax income of Canadian economic families was \$51,473, up 1.9% or \$934 from the previous year, after adjusting for inflation. Average after-tax income of unattached individuals was \$22,064 in 1999, up 2.7% from 1998. Overall, families in which the main income earner was under 65 received \$53,507 in after-tax income, or an increase of 1.5%. That of elderly families, however, rose 5.8% or \$2,128, to reach \$38,846. After having risen sharply in 1998, the income of two-parent families with one earner and female lone-parent families changed relatively little in 1999.

Growth varies among the provinces

After-tax income of families rose in all provinces during the 1990s (again, after adjusting for inflation). The overall growth rate for the ten Canadian provinces from 1990 to 1999 was 5.9%, but these rates varied considerably across the country. Only four provinces exceeded the average, led by Ontario and followed in order by Prince Edward Island, Alberta and Saskatchewan. While after-tax income of families in New Brunswick was only slightly below the national average, the remaining five provinces were well below; in each case, the growth rates were under 2%.

Chart 6.1

Averages in Market Income, Total Income and After-Tax Income Followed Similar Trends



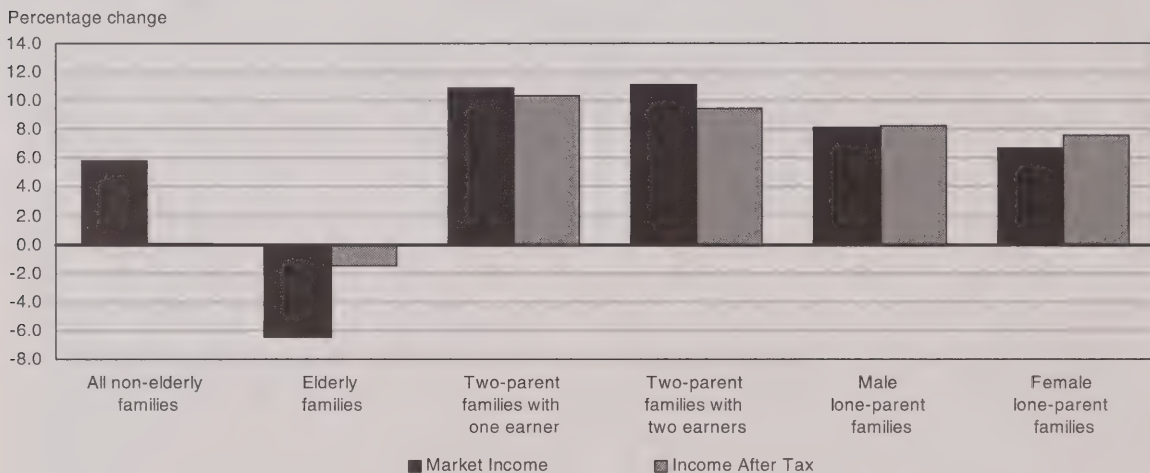
Government transfers and taxes reduce disparities between the different types of families

In 1999, the average family received \$6,821 in transfers and paid \$12,346 in taxes, for a net contribution of \$5,525. This amount was equal to 9.7% of their income before transfers and taxes. In other words, families retained on average 90.3% of their market income. Two-parent families with two earners took home 82.4% of their market income in 1999. Female lone-parent families received more in transfers than they paid in taxes; their net gain, on average, was \$5,405 in 1999. For these families, after-tax income exceeded market income by 27.8% in 1999. Similarly, families whose main income earner was a senior received \$19,206 in transfers and paid \$6,297 in taxes in 1999, for a net gain of \$12,909.

The combined effect of personal income taxes and government transfers is to reduce the differences in income among the various types of families. Average market income for two-parent families was over three

Chart 6.2

Change in Average Market Income and After-Tax Income by Family Type, 1990 and 1999



times that of female lone-parent families. On an after-tax basis, two-parent families received a little over twice the amount held by female lone-parent families. The after-tax income differences between these two family types have been stable throughout the 1990s.

Similarly, differences in average income between dual-earner and single-earner families with children were reduced by transfers and income taxes. In 1999, before taxes and transfers, the average family with one earner made 67.8% of what a family with two earners did. After taxes and transfers, the proportion rose to 73.8%. Government transfers and taxes also reduce the income difference between elderly and non-elderly families. In 1999, the average market income of elderly families was 41.8% of the non-elderly families. After transfers and taxes, this proportion climbed to 72.6%.

Chart 6.3
Female Lone-parent Families Earned Only a Small Fraction of Average Market Income (29.2%), But a Larger Proportion of Average Income After Tax (43.1%) of Two-parent Families, 1999

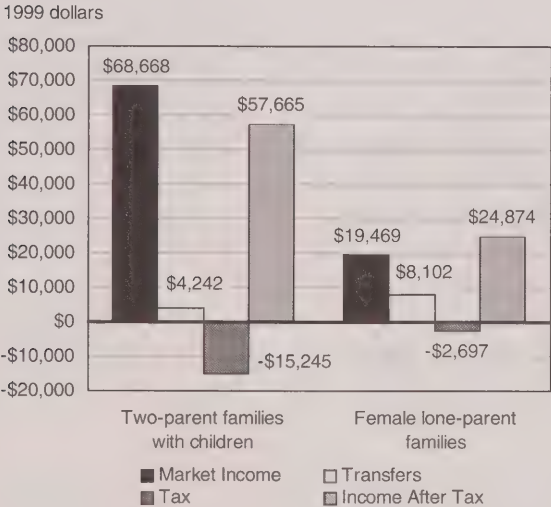


Chart 6.4
Single-earner two-parent families received 73.9% of after-tax income of dual-earner families, 1999

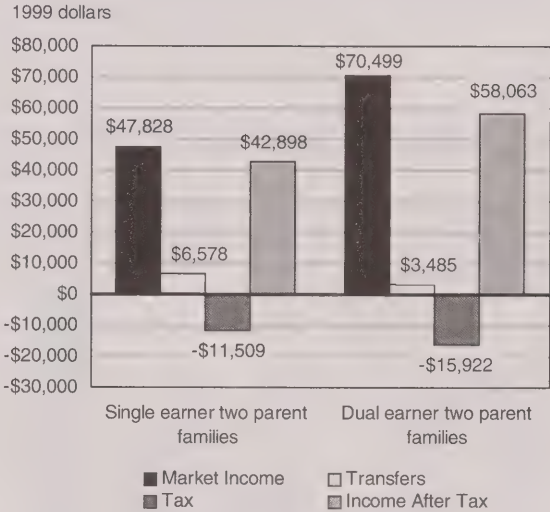
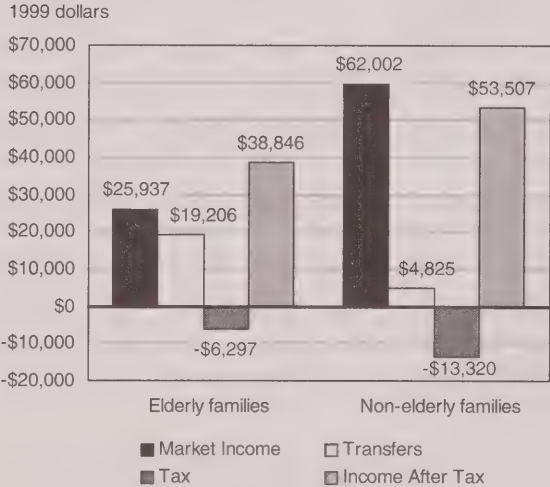


Chart 6.5
Transfers and Taxes Reduced the Income Difference Between Elderly and Non-elderly Families, 1999



Reduced disparity by income quintiles

Before transfers and taxes, the top 20% of Canadian families received \$13 for every \$1 received by those in the bottom quintile. After transfers and taxes, the difference was reduced to \$5 for every \$1.

Chart 6.6
Lower Income Quintiles Had Larger Shares of Aggregate Income, After Transfers and Taxes in 1999

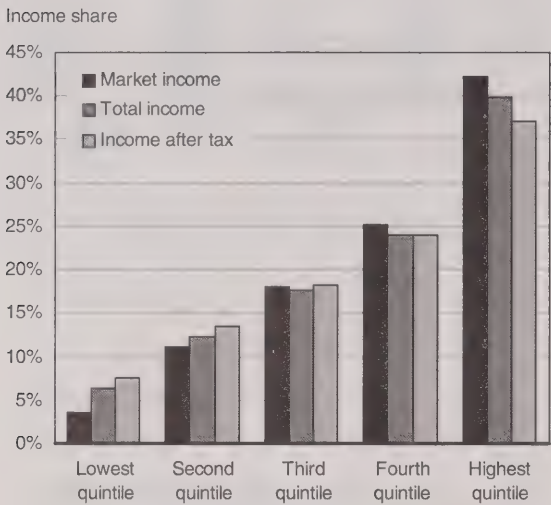


Table 6.1

Average After-Tax Income by Selected Family Types, Canada and Provinces, 1990-99

	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
1999 constant dollars (\$)										
CANADA										
Economic families, 2 persons or more	48,603	47,415	47,465	46,528	47,110	46,967	47,750	48,744	50,539	51,473
Elderly families	39,435	38,336	37,589	38,107	37,753	39,108	36,189	36,697	36,718	38,846
Married couples	36,068	34,648	34,520	35,261	35,158	35,572	35,017	35,538	35,475	38,038
Other elderly families	47,928	47,175	45,127	44,707	44,432	48,243	40,674	40,765	41,231	41,930
Non-elderly families	50,127	48,968	49,198	48,003	48,768	48,413	49,530	50,629	52,726	53,507
Married couples	46,908	46,524	48,573	46,044	46,118	46,283	47,737	49,233	50,660	49,912
No earner	25,118	23,940	24,346	23,208	24,032	22,527	24,654	24,777	24,532	25,615
One earner	38,999	36,266	38,086	38,106	37,747	37,040	36,740	39,079	41,136	40,997
Two earners	52,019	52,292	54,414	51,662	51,834	52,225	54,701	55,320	57,224	56,048
Two-parent families with children	53,293	52,022	52,589	51,536	52,209	51,836	52,378	53,824	56,159	57,665
No earner	23,671	18,348	18,436	19,816	19,119	17,855	19,572	20,761	20,252	20,161
One earner	38,873	38,225	38,387	38,203	39,185	37,725	39,468	38,095	42,538	42,898
Two earners	53,054	52,508	53,738	52,292	53,500	53,349	53,858	55,257	57,056	58,063
Three or more earners	68,322	66,347	65,973	66,695	66,571	66,256	68,032	69,863	69,962	73,033
Married couples with other relatives	68,841	65,679	65,585	65,360	65,954	64,338	67,769	68,421	70,394	73,438
Lone-parent families	24,792	23,546	24,810	23,971	24,383	24,748	25,091	25,105	26,903	26,823
Male lone-parent families	34,309	33,031	35,037	31,551	30,665	31,332	35,001	34,556	36,937	37,147
Female lone-parent families	23,112	22,151	23,413	22,719	23,349	23,639	23,412	23,378	25,023	24,874
No earner	13,994	14,665	14,980	15,737	15,226	15,664	14,966	13,891	14,247	14,572
One earner	24,223	23,820	25,605	24,484	25,430	25,428	26,357	25,629	26,153	25,751
Two or more earners	35,443	33,875	34,908	33,590	36,470	37,400	36,160	37,792	40,729	38,056
Other non-elderly families	41,873	40,829	37,678	39,032	40,207	39,568	45,588	45,013	48,277	47,756
Unattached individuals	21,957	20,978	21,327	20,930	21,033	20,965	20,845	20,966	21,488	22,064
Elderly male	20,426	20,018	21,133	19,964	21,837	21,603	22,069	22,437	22,746	22,577
Non-earner	19,415	18,796	20,812	18,998	19,831	19,947	20,314	20,610	20,502	21,088
Earner	28,522	30,536	24,863	27,286	37,632	35,205	34,579	32,662	36,003	31,031
Elderly female	17,807	17,682	17,576	16,822	17,076	17,833	18,543	18,622	18,467	18,427
Non-earner	17,360	17,356	17,214	16,422	16,780	17,492	17,977	18,039	17,897	17,933
Earner	27,314	26,094	23,295	26,572	24,661	26,229	30,380	26,147	26,121	25,264
Non-elderly male	24,947	23,350	23,630	23,246	23,670	22,936	22,879	22,959	23,885	24,446
Non-earner	11,489	10,803	10,904	10,757	11,301	10,348	9,501	9,175	9,148	9,226
Earner	26,711	25,747	26,023	26,022	26,194	25,480	25,724	25,779	26,505	27,062
Non-elderly female	20,988	20,134	20,493	20,601	19,728	20,168	19,258	19,409	19,864	21,037
Non-earner	12,297	11,253	11,280	11,169	12,535	11,170	9,112	9,823	9,304	8,780
Earner	22,848	22,430	23,163	23,068	22,198	22,736	22,424	22,295	23,151	24,749

Table 6.1

Average After-Tax Income by Selected Family Types, Canada and Provinces, 1990-99

	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
1999 constant dollars (\$)										
NEWFOUNDLAND										
Economic families, 2 persons or more	40,095	38,781	38,534	38,452	38,562	38,213	37,765	37,480	38,437	40,105
Elderly families	31,828	30,707	28,768	29,794	29,302	30,376	26,868	27,794	26,758	27,821
Married couples	25,016	24,169	25,284	23,623	25,786	28,568	26,565	27,466	26,215	26,939
Other elderly families	39,400	37,520	32,820	38,133	33,701	33,111	27,466	28,439	28,084	29,867
Non-elderly families	41,510	40,283	40,259	39,878	40,256	39,572	39,333	38,954	40,211	41,955
Married couples	37,730	35,148	36,995	36,476	35,481	34,646	35,994	35,718	36,349	36,846
No earner	19,134	--	17,016	18,265	18,548	15,948	20,395	19,445	19,751	20,754
One earner	27,712	27,238	31,252	30,441	26,659	34,048	32,174	35,584	29,994	32,744
Two earners	43,352	41,072	44,146	43,224	44,743	42,286	43,741	40,880	43,596	44,225
Two-parent families with children	43,066	42,915	43,242	41,118	43,070	40,995	41,122	41,734	43,464	45,182
No earner	--	16,216	14,785	18,446	17,805	15,574	16,207	17,038	13,816	18,754
One earner	30,438	30,888	29,806	29,492	33,109	29,381	31,701	28,844	29,918	33,561
Two earners	43,182	45,291	44,919	41,762	44,453	46,735	44,322	45,657	46,661	47,484
Three or more earners	56,430	53,205	57,369	56,346	56,484	58,056	54,131	57,230	60,272	60,229
Married couples with other relatives	54,495	49,502	51,668	51,514	50,460	53,286	49,543	50,361	50,078	54,374
Lone-parent families	20,321	19,502	17,022	20,148	19,806	18,887	19,901	20,022	21,346	21,374
Male lone-parent families	--	--	--	--	--	--	--	--	--	--
Female lone-parent families	18,951	17,150	16,078	19,005	18,935	17,019	19,454	19,419	20,847	19,995
No earner	13,561	9,541	10,988	12,020	12,223	11,651	13,689	13,393	12,818	14,298
One earner	20,193	20,019	17,113	20,622	22,609	24,381	22,677	24,893	25,091	24,370
Two or more earners	--	--	--	--	--	--	--	--	--	--
Other non-elderly families	30,169	31,944	28,347	33,353	31,181	28,102	36,347	34,339	34,316	36,872
Unattached individuals	19,633	17,327	18,041	16,381	18,429	16,993	16,717	15,252	14,974	15,763
Elderly male	--	18,036	13,099	14,284	19,113	15,120	17,248	18,166	16,795	18,080
Non-earner	--	18,261	12,493	13,928	17,571	14,857	16,263	16,816	15,576	17,456
Earner	--	--	--	--	--	--	--	--	--	--
Elderly female	14,278	16,852	14,557	13,331	14,548	15,695	13,450	14,614	14,106	14,740
Non-earner	14,249	16,722	14,510	13,331	14,548	15,695	13,450	13,699	13,419	14,171
Earner	--	--	--	--	--	--	--	--	--	--
Non-elderly male	23,790	17,626	19,938	18,039	20,060	20,692	19,285	17,101	16,991	16,887
Non-earner	--	7,923	9,443	7,649	8,751	7,315	8,605	7,918	9,971	7,794
Earner	25,771	21,370	22,145	21,629	24,209	27,633	24,236	21,348	19,949	20,460
Non-elderly female	19,332	17,056	19,343	16,779	19,649	14,226	15,272	12,190	12,601	14,297
Non-earner	--	11,236	10,052	6,641	--	8,664	8,052	6,922	7,516	7,393
Earner	21,460	19,327	22,145	21,344	21,043	17,069	19,416	16,086	16,085	19,081

Table 6.1

Average After-Tax Income by Selected Family Types, Canada and Provinces, 1990-99

	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
1999 constant dollars (\$)										
PRINCE EDWARD ISLAND										
Economic families, 2 persons or more	40,384	40,808	41,638	40,830	42,472	41,315	41,754	41,537	43,002	43,282
Elderly families	35,417	32,865	32,575	34,030	38,761	31,026	33,855	31,764	33,116	33,537
Married couples	30,676	29,052	29,295	31,769	34,393	29,562	37,400	35,122	36,217	33,099
Other elderly families	43,276	39,912	38,508	38,739	43,743	33,997	25,494	24,140	26,237	34,534
Non-elderly families	41,469	42,569	43,491	42,260	43,128	43,315	43,184	43,392	44,878	45,239
Married couples	35,329	39,308	40,928	38,198	41,533	39,752	39,215	41,582	41,754	38,764
No earner	--	--	--	--	--	--	--	--	--	--
One earner	--	--	34,304	--	--	--	--	30,676	32,233	30,869
Two earners	39,445	43,553	44,231	41,128	42,968	40,905	42,236	45,189	45,554	43,297
Two-parent families with children	44,283	45,094	45,893	45,622	46,334	46,338	47,680	46,855	47,106	45,416
No earner	--	--	--	--	--	--	--	--	--	--
One earner	32,269	--	32,847	32,194	32,813	32,532	--	--	--	--
Two earners	42,476	42,034	43,574	45,507	44,696	44,947	45,659	44,935	45,559	41,615
Three or more earners	55,412	56,090	57,580	52,229	55,791	54,373	58,519	55,555	55,974	60,181
Married couples with other relatives	61,350	57,051	55,299	52,417	51,785	54,782	53,882	54,935	61,918	75,859
Lone-parent families	22,359	21,183	25,618	23,404	24,723	23,076	22,727	22,953	26,930	25,330
Male lone-parent families	--	--	--	--	--	--	--	--	--	--
Female lone-parent families	21,623	21,048	23,373	22,603	22,568	23,268	21,592	22,563	26,560	25,000
No earner	--	--	--	--	--	--	--	--	--	--
One earner	21,080	20,142	21,026	23,020	--	--	--	18,963	21,127	20,892
Two or more earners	--	--	--	--	--	--	--	--	--	--
Other non-elderly families	35,642	33,431	38,970	35,272	36,158	35,774	38,970	36,445	39,177	46,543
Unattached individuals	18,112	16,198	17,723	17,089	18,238	17,823	16,749	15,988	16,406	17,257
Elderly male	--	--	--	--	17,374	--	--	--	--	--
Non-earner	--	--	--	--	17,794	--	--	--	--	--
Earners	--	--	--	--	--	--	--	--	--	--
Elderly female	15,168	14,563	17,784	16,834	16,495	15,545	16,052	16,637	17,361	17,117
Non-earner	14,722	14,563	17,506	16,221	15,448	15,583	16,095	16,013	17,545	16,802
Earners	--	--	--	--	--	--	--	--	--	--
Non-elderly male	21,005	17,767	17,868	16,805	20,187	18,967	18,085	16,802	17,383	18,676
Non-earner	--	--	--	--	--	--	--	--	--	--
Earners	22,294	19,074	20,893	17,753	21,722	21,658	19,906	17,541	17,928	20,374
Non-elderly female	17,829	15,266	18,596	18,265	17,941	18,867	15,872	14,247	14,317	15,802
Non-earner	--	--	--	--	--	--	--	--	--	--
Earners	19,772	15,957	19,562	21,163	19,250	19,998	17,454	15,713	15,241	18,283

Table 6.1

Average After-Tax Income by Selected Family Types, Canada and Provinces, 1990-99

	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
1999 constant dollars (\$)										
NOVA SCOTIA										
Economic families, 2 persons or more	43,531	41,512	42,347	41,410	41,452	40,102	40,914	40,976	42,228	43,749
Elderly families	34,057	33,810	34,032	32,875	34,695	33,559	35,729	36,660	38,467	35,892
Married couples	31,758	31,359	30,719	31,530	31,457	30,128	31,412	31,593	34,161	34,569
Other elderly families	38,625	37,294	40,491	35,850	40,406	38,926	42,714	44,748	45,552	38,918
Non-elderly families	45,431	43,033	43,945	43,069	42,796	41,480	41,830	41,721	42,900	45,114
Married couples	41,889	41,130	40,696	41,522	41,688	39,691	37,705	37,681	39,149	39,917
No earner	--	25,463	26,000	29,870	20,497	22,768	25,406	21,057	20,602	25,819
One earner	36,485	31,846	37,887	36,377	33,684	33,373	32,095	29,214	30,962	32,675
Two earners	46,248	45,835	44,482	45,501	47,206	45,717	43,590	44,158	47,334	46,412
Two-parent families with children	49,246	45,258	48,010	46,653	46,850	46,430	46,587	47,109	48,837	50,839
No earner	--	--	--	--	--	--	--	--	--	--
One earner	35,745	37,180	33,652	37,034	31,521	35,542	35,777	34,526	35,531	41,006
Two earners	49,034	45,385	49,474	47,630	47,096	46,879	48,318	49,928	50,497	51,068
Three or more earners	63,144	55,602	61,060	59,308	63,430	58,588	61,060	60,452	60,581	64,647
Married couples with other relatives	57,312	55,658	59,228	58,625	54,863	51,132	56,952	59,665	57,281	61,760
Lone-parent families	23,355	20,783	19,479	19,323	20,398	19,431	19,660	17,728	19,165	22,446
Male lone-parent families	--	--	--	--	--	--	--	--	--	--
Female lone-parent families	21,715	19,773	18,821	18,981	19,273	19,322	18,319	17,025	18,250	22,096
No earner	13,914	13,507	14,263	14,912	13,196	14,252	15,204	14,461	12,875	13,070
One earner	23,170	22,092	20,319	20,646	21,683	21,815	19,892	18,895	18,987	22,408
Two or more earners	--	--	--	--	--	--	--	--	--	--
Other non-elderly families	35,691	38,406	33,891	32,998	31,558	32,518	34,993	36,712	33,776	35,272
Unattached individuals	19,881	18,553	17,838	19,287	17,166	16,872	16,672	17,267	17,452	18,168
Elderly male	17,324	17,402	19,249	17,279	18,961	19,372	19,009	20,959	19,654	18,693
Non-earner	15,999	17,336	18,516	16,226	18,767	18,284	18,663	20,789	19,043	18,421
Earner	--	--	--	--	--	--	--	--	--	--
Elderly female	17,938	17,196	16,754	15,374	16,417	15,683	15,817	16,101	15,824	14,806
Non-earner	17,715	17,198	16,500	15,094	16,154	15,544	15,746	15,660	15,456	16,336
Earner	--	--	--	--	--	--	--	--	--	--
Non-elderly male	21,992	20,997	17,900	21,783	18,549	16,880	17,788	18,675	19,668	19,465
Non-earner	14,465	9,545	9,818	9,831	12,058	11,495	8,912	12,617	11,692	10,995
Earner	23,037	23,191	20,417	24,576	20,114	18,872	19,859	19,831	21,450	21,552
Non-elderly female	19,205	17,491	18,196	19,832	15,238	17,206	15,383	15,452	15,431	18,824
Non-earner	12,279	11,049	12,572	10,908	9,872	11,481	8,464	9,661	10,233	8,307
Earner	20,801	19,504	20,183	21,987	17,639	19,210	18,895	17,720	17,601	22,633

Table 6.1

Average After-Tax Income by Selected Family Types, Canada and Provinces, 1990-99

	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
1999 constant dollars (\$)										
NEW BRUNSWICK										
Economic families, 2 persons or more	41,054	40,864	42,026	41,666	40,390	39,885	41,256	40,513	41,860	43,146
Elderly families	34,026	31,370	31,404	33,309	34,754	33,428	35,458	34,541	36,167	35,718
Married couples	31,863	27,324	27,920	29,346	33,673	31,145	33,786	33,476	35,250	34,452
Other elderly families	37,361	38,752	37,828	39,800	36,871	37,006	40,383	37,891	39,559	40,414
Non-elderly families	42,468	42,734	44,133	43,261	41,413	41,157	42,267	41,547	42,810	44,434
Married couples	39,322	40,573	42,149	39,242	39,710	37,296	40,041	38,517	39,002	42,647
No earner	24,215	22,613	19,326	19,901	19,022	22,425	19,517	18,159	19,542	21,377
One earner	33,812	35,045	32,145	35,892	35,367	30,223	33,384	34,797	36,746	38,075
Two earners	43,624	44,287	47,635	43,327	44,449	42,179	46,819	43,652	43,394	47,193
Two-parent families with children	45,560	45,991	46,410	46,275	44,287	45,534	45,478	45,861	46,932	47,737
No earner	--	--	--	--	--	15,136	--	--	--	--
One earner	34,284	34,244	34,499	35,535	33,109	36,374	33,544	33,744	35,400	36,708
Two earners	45,599	46,093	47,482	45,339	45,069	46,051	47,741	47,593	48,892	48,637
Three or more earners	57,166	58,834	57,133	60,536	56,113	57,547	58,856	59,842	58,221	58,388
Married couples with other relatives	55,725	53,855	58,206	57,249	53,780	52,377	57,462	57,361	59,882	63,610
Lone-parent families	21,132	20,278	19,837	19,355	22,631	19,354	19,539	20,820	23,070	21,701
Male lone-parent families	--	--	--	--	36,353	27,245	--	--	33,637	26,833
Female lone-parent families	19,653	18,691	17,532	19,211	20,315	17,593	18,516	19,667	20,952	20,793
No earner	11,978	11,205	12,069	11,832	11,827	14,504	11,963	13,074	12,734	13,643
One earner	21,301	20,853	19,435	20,585	21,223	18,334	20,592	22,371	23,445	21,790
Two or more earners	--	--	--	--	31,898	--	--	--	34,839	--
Other non-elderly families	31,676	36,917	33,207	36,213	31,275	36,221	33,219	34,127	35,459	37,548
Unattached individuals	18,597	18,812	18,022	17,982	17,994	18,876	17,699	17,892	17,939	18,724
Elderly male	17,381	16,775	19,973	17,446	16,043	19,100	19,557	34,400	32,851	26,296
Non-earner	16,979	16,626	18,733	16,175	16,166	18,611	17,285	30,561	30,800	24,508
Earner	--	--	--	--	--	--	--	--	--	--
Elderly female	15,827	16,231	15,096	15,641	16,216	16,521	16,691	16,256	16,349	16,976
Non-earner	15,779	16,091	14,953	15,071	16,174	16,184	16,636	15,961	16,355	16,898
Earner	--	--	--	--	--	--	--	--	--	--
Non-elderly male	21,099	21,187	19,095	20,423	21,440	21,109	19,076	18,085	17,400	19,191
Non-earner	10,517	9,705	10,299	8,572	8,198	9,040	7,999	7,310	6,911	6,666
Earner	23,009	22,955	21,466	22,200	24,057	22,853	21,426	20,654	19,313	22,716
Non-elderly female	17,654	18,440	18,409	16,952	15,439	18,162	16,329	15,862	17,050	17,788
Non-earner	10,645	12,264	10,553	7,643	9,272	10,715	8,105	8,316	10,120	10,933
Earner	20,007	20,154	20,377	20,615	17,587	19,934	18,705	18,374	19,304	19,039

Table 6.1

Average After-Tax Income by Selected Family Types, Canada and Provinces, 1990-99

	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
1999 constant dollars (\$)										
QUEBEC										
Economic families, 2 persons or more	43,760	42,632	42,739	40,948	42,189	41,969	42,178	42,606	43,705	44,469
Elderly families	34,102	35,384	33,151	33,800	33,753	33,557	31,691	31,672	32,367	34,008
Married couples	29,381	31,625	30,231	30,878	31,762	30,413	31,225	31,443	30,866	33,425
Other elderly families	44,932	42,244	38,834	39,969	37,739	40,305	33,398	32,464	37,533	35,917
Non-elderly families	45,254	43,789	44,339	42,085	43,659	43,426	43,826	44,315	45,501	46,221
Married couples	41,361	40,469	41,377	38,593	39,823	39,873	40,827	41,437	41,318	42,516
No earner	23,046	22,372	19,901	21,072	19,570	20,610	19,858	19,999	21,184	22,827
One earner	34,926	31,882	36,587	30,678	34,805	30,918	32,377	32,113	36,138	35,787
Two earners	46,395	46,690	46,625	44,561	45,139	46,531	48,024	48,664	47,054	49,377
Two-parent families with children	49,076	47,510	49,565	46,479	47,446	47,688	48,095	48,192	49,700	50,527
No earner	--	18,220	20,582	18,382	18,054	17,754	20,198	20,807	19,214	17,998
One earner	37,701	36,419	38,254	36,780	36,696	34,800	35,800	32,102	35,149	36,568
Two earners	50,511	49,422	51,708	49,597	50,112	50,845	52,131	52,065	52,620	53,004
Three or more earners	62,474	63,430	61,013	55,752	60,903	61,325	57,894	63,078	63,859	64,027
Married couples with other relatives	62,701	57,355	56,574	56,220	60,115	58,028	59,802	61,910	62,566	66,501
Lone-parent families	24,310	23,566	24,357	22,919	22,696	24,950	25,042	23,918	25,053	24,219
Male lone-parent families	32,425	29,939	38,059	30,977	27,267	32,805	33,757	32,116	32,890	32,885
Female lone-parent families	22,583	22,675	22,148	21,375	21,782	23,052	23,207	22,036	23,446	22,274
No earner	12,926	14,070	14,452	13,908	14,756	15,410	15,459	13,459	14,091	12,721
One earner	26,046	24,640	26,136	24,237	25,057	26,137	27,102	24,493	26,548	25,087
Two or more earners	35,267	38,887	29,629	28,150	33,125	35,329	32,617	32,702	--	31,300
Other non-elderly families	32,450	37,313	32,844	31,992	35,687	33,882	37,502	37,155	40,118	39,670
Unattached individuals	19,531	19,034	19,150	18,339	18,407	18,107	19,207	19,040	18,863	19,136
Elderly male	15,395	19,440	17,127	19,183	19,709	18,306	18,899	19,702	18,619	17,777
Non-earner	15,866	17,116	17,035	18,100	17,577	17,604	17,344	17,312	16,362	16,497
Earner	--	--	--	--	--	--	--	--	--	--
Elderly female	14,863	16,372	15,960	15,448	15,622	15,360	16,816	17,080	16,420	16,450
Non-earner	14,692	16,345	15,581	15,371	15,270	15,065	16,197	16,694	16,180	16,184
Earner	--	--	--	--	--	--	--	--	--	--
Non-elderly male	22,312	20,944	21,194	19,934	19,950	19,333	21,209	20,287	20,345	20,734
Non-earner	11,099	9,688	10,183	9,592	9,552	8,784	9,186	7,689	8,963	8,758
Earner	24,591	24,401	24,566	23,442	22,965	22,387	24,474	23,600	23,339	23,076
Non-elderly female	19,483	18,059	18,624	17,908	17,710	18,094	17,989	18,455	18,511	18,875
Non-earner	10,785	10,133	10,930	10,022	11,520	10,600	8,432	9,328	9,107	8,950
Earner	22,616	21,678	22,901	21,374	20,578	21,098	22,243	22,387	23,139	23,949

Table 6.1

Average After-Tax Income by Selected Family Types, Canada and Provinces, 1990-99

	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
1999 constant dollars (\$)										
ONTARIO										
Economic families, 2 persons or more	53,549	52,257	51,596	50,815	51,413	51,469	52,572	54,103	56,592	58,517
Elderly families	44,805	41,465	42,431	41,709	41,006	44,160	39,627	40,324	40,441	42,493
Married couples	40,808	36,555	38,170	38,338	37,357	38,503	37,518	38,083	39,168	41,128
Other elderly families	54,544	53,998	53,048	49,060	50,771	58,496	48,973	48,331	45,221	47,800
Non-elderly families	54,987	54,082	53,184	52,408	53,265	52,847	54,457	56,205	59,114	61,072
Married couples	51,401	52,451	52,870	50,876	49,770	50,299	53,011	56,119	58,519	56,547
No earner	27,295	26,334	26,000	24,415	26,527	24,824	27,738	27,742	27,987	29,194
One earner	44,235	40,577	39,754	40,843	40,724	39,036	41,384	47,108	46,053	46,844
Two earners	56,362	58,169	59,126	57,604	56,549	57,346	60,682	62,451	67,120	63,348
Two-parent families with children	57,920	56,778	56,664	55,907	56,869	56,116	56,483	58,642	61,653	64,931
No earner	--	--	18,272	22,356	21,342	20,256	20,295	20,692	24,136	23,256
One earner	41,857	41,101	39,092	40,498	42,497	40,123	43,465	44,316	49,956	49,746
Two earners	56,943	57,050	57,889	56,549	58,220	57,641	57,491	59,382	62,317	64,706
Three or more earners	73,272	69,989	70,117	72,586	72,096	71,482	73,224	74,881	73,165	80,655
Married couples with other relatives	74,006	72,337	69,562	71,162	70,979	69,951	74,625	74,363	78,332	81,242
Lone-parent families	25,796	23,786	25,987	24,889	26,237	25,780	27,063	27,899	29,640	30,132
Male lone-parent families	38,528	35,246	33,457	30,991	31,371	31,099	39,037	38,020	43,654	41,259
Female lone-parent families	24,136	22,277	25,062	24,004	25,462	25,085	25,444	26,209	26,893	28,216
No earner	14,942	15,444	16,222	17,434	16,552	16,978	15,762	14,725	15,756	15,598
One earner	24,021	23,987	27,069	26,251	27,800	26,379	28,314	29,052	27,689	28,219
Two or more earners	37,822	34,550	38,304	35,465	41,411	41,111	42,972	46,770	43,840	43,985
Other non-elderly families	47,972	43,442	41,550	44,300	45,317	43,713	50,829	50,398	53,957	55,433
Unattached individuals	23,959	22,928	23,988	22,991	23,214	23,053	22,507	23,038	23,840	24,620
Elderly male	24,485	21,332	24,627	19,383	26,000	23,327	25,555	24,106	23,870	24,129
Non-earner	22,522	20,342	24,641	18,855	22,104	21,962	22,926	21,484	21,542	22,112
Earner	--	--	--	--	--	--	--	38,076	--	33,310
Elderly female	19,646	18,826	18,906	17,531	18,160	19,010	19,545	19,797	19,884	19,570
Non-earner	18,957	18,371	18,542	17,182	17,851	18,635	18,968	19,310	19,531	18,912
Earner	--	27,138	22,605	--	23,688	--	--	25,841	24,103	26,775
Non-elderly male	27,021	25,530	26,801	25,714	26,383	25,266	24,426	25,516	27,148	27,733
Non-earner	12,484	11,614	12,066	12,489	12,477	11,943	10,229	11,149	9,456	10,013
Earner	28,653	27,925	28,821	28,700	29,352	27,537	27,312	28,593	30,070	30,639
Non-elderly female	22,886	22,789	23,501	23,843	21,614	22,718	21,325	21,724	22,121	24,208
Non-earner	13,658	12,484	12,782	13,140	13,349	11,208	10,641	11,788	9,848	8,771
Earner	24,308	25,034	25,691	26,036	24,637	25,743	24,069	24,480	25,331	27,716

Table 6.1

Average After-Tax Income by Selected Family Types, Canada and Provinces, 1990-99

	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
1999 constant dollars (\$)										
MANITOBA										
Economic families, 2 persons or more	44,784	41,763	44,560	43,378	44,202	45,202	43,784	44,235	46,149	45,603
Elderly families	39,779	35,255	34,154	37,536	34,755	36,611	33,667	31,745	33,508	35,680
Married couples	38,229	32,987	30,547	37,252	32,279	34,068	31,948	30,768	32,837	34,178
Other elderly families	43,590	42,827	43,160	38,404	42,345	45,283	39,760	35,399	36,010	44,323
Non-elderly families	45,751	43,008	46,753	44,653	46,211	46,959	45,570	46,360	48,403	47,334
Married couples	43,557	42,608	45,355	41,979	43,551	45,909	45,727	46,826	48,734	45,210
No earner	--	--	--	--	--	--	--	--	--	--
One earner	34,752	35,049	37,463	34,509	33,373	42,372	36,067	34,384	37,304	36,436
Two earners	48,149	46,149	48,569	44,646	47,739	48,419	49,895	50,949	53,214	48,448
Two-parent families with children	48,026	44,656	49,031	48,116	48,653	47,850	47,393	47,724	49,998	50,848
No earner	--	--	--	--	--	--	--	--	--	--
One earner	33,773	32,200	36,529	33,769	33,846	34,041	33,783	31,291	36,202	34,791
Two earners	47,164	45,449	48,589	48,704	49,013	48,394	47,192	47,998	47,533	47,992
Three or more earners	62,329	54,058	66,644	59,828	57,992	58,776	62,359	61,104	68,005	67,938
Married couples with other relatives	62,214	60,014	64,110	66,028	62,649	67,439	65,692	65,414	68,047	68,101
Lone-parent families	22,156	22,731	26,299	24,678	23,333	25,713	21,912	21,975	23,472	22,793
Male lone-parent families	--	--	--	--	--	--	--	--	--	--
Female lone-parent families	21,094	22,551	24,751	23,426	22,238	24,547	20,168	19,905	21,313	21,008
No earner	--	13,273	--	14,707	--	--	13,668	--	--	--
One earner	21,086	24,816	26,297	23,613	23,299	24,139	21,416	19,489	20,533	22,090
Two or more earners	--	--	--	--	--	--	--	--	--	--
Other non-elderly families	42,500	35,218	36,081	38,106	38,116	37,638	41,215	43,896	47,524	44,069
Unattached individuals	20,020	19,237	17,965	18,929	19,109	19,193	18,950	19,551	19,404	20,475
Elderly male	20,400	20,129	20,246	20,549	18,220	18,392	20,654	21,238	21,293	22,607
Non-earner	18,834	19,497	19,348	20,662	18,285	17,412	20,258	21,354	20,933	20,412
Earner	--	--	--	--	--	--	--	--	--	--
Elderly female	17,334	18,067	16,578	16,779	17,310	18,293	17,810	17,576	17,736	18,645
Non-earner	17,211	17,951	16,165	16,671	17,250	18,011	17,024	16,531	16,487	18,018
Earner	--	--	--	--	--	--	--	--	--	--
Non-elderly male	22,445	19,917	19,126	20,473	20,997	21,632	20,935	21,939	21,503	22,079
Non-earner	--	9,476	7,109	9,719	8,032	11,981	11,207	9,329	8,457	9,464
Earner	23,746	22,177	21,984	22,561	23,689	23,398	23,072	23,767	23,788	24,932
Non-elderly female	19,136	18,986	16,869	17,890	18,349	17,186	16,921	17,661	17,313	18,931
Non-earner	10,659	9,180	8,639	11,421	11,479	--	9,173	8,008	7,685	--
Earner	21,052	21,313	19,506	19,389	20,249	18,689	19,620	20,803	20,434	20,801

Table 6.1

Average After-Tax Income by Selected Family Types, Canada and Provinces, 1990-99

	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
1999 constant dollars (\$)										
SASKATCHEWAN										
Economic families, 2 persons or more	41,865	41,199	43,069	41,557	41,453	42,529	42,249	43,133	44,150	44,755
Elderly families	36,434	34,272	35,852	35,565	35,285	36,638	33,663	32,643	34,055	33,987
Married couples	36,162	32,352	34,936	33,642	31,935	36,224	32,611	31,436	32,458	33,625
Other elderly families	37,244	41,294	40,017	43,704	49,597	38,667	37,764	37,103	39,585	36,190
Non-elderly families	43,103	42,788	44,693	42,935	42,876	43,859	43,992	45,264	46,272	46,804
Married couples	40,375	41,965	43,676	41,043	42,547	40,660	41,355	42,768	46,306	43,783
No earner	28,639	--	25,346	27,495	26,277	19,239	21,852	--	--	--
One earner	33,310	33,629	40,197	34,280	35,583	34,527	29,641	28,075	33,924	35,871
Two earners	43,938	44,886	45,938	44,375	45,374	43,498	45,873	46,028	50,396	46,963
Two-parent families with children	46,333	44,950	47,641	46,421	46,635	47,210	48,966	49,988	49,721	50,800
No earner	--	--	--	--	17,148	--	--	--	--	--
One earner	33,867	33,507	37,308	34,063	36,364	32,347	34,064	33,963	35,527	32,359
Two earners	46,983	44,911	46,342	46,812	46,376	45,739	48,222	49,771	48,546	50,504
Three or more earners	56,992	54,610	62,577	57,773	57,253	61,589	60,889	60,587	64,015	65,203
Married couples with other relatives	61,329	60,341	69,982	61,069	58,803	61,919	60,279	63,954	63,492	69,780
Lone-parent families	22,145	20,931	20,888	20,599	20,955	21,998	19,622	21,678	25,589	24,170
Male lone-parent families	29,780	--	32,789	23,297	24,746	28,279	23,832	24,871	36,338	--
Female lone-parent families	20,765	19,308	19,284	20,216	20,441	21,051	18,983	21,200	24,048	23,794
No earner	11,913	11,878	11,641	12,905	11,743	14,948	11,902	14,500	17,554	16,237
One earner	20,715	19,895	21,272	22,265	22,259	21,360	21,173	21,782	22,493	23,042
Two or more earners	35,489	--	--	--	--	--	--	30,484	38,626	38,448
Other non-elderly families	35,033	31,441	35,440	31,901	30,940	38,422	41,689	37,936	39,150	42,303
Unattached individuals	19,522	18,914	19,408	19,172	19,356	19,837	18,900	19,356	19,435	19,548
Elderly male	21,970	20,753	19,535	19,743	19,488	19,115	21,483	20,465	20,847	22,402
Non-earner	19,788	19,167	18,617	18,926	18,548	18,591	17,524	17,448	20,395	21,083
Earner	--	26,171	22,832	--	--	--	32,271	28,579	21,997	27,363
Elderly female	18,456	17,045	17,349	16,767	17,360	16,821	18,151	17,969	17,623	17,274
Non-earner	17,594	16,462	16,703	16,479	16,762	16,486	18,035	17,881	17,583	17,255
Earner	25,715	24,230	--	20,305	--	--	19,242	18,706	18,139	17,464
Non-elderly male	21,426	20,787	21,384	21,012	21,745	23,439	21,327	21,989	21,376	20,677
Non-earner	12,200	9,770	8,298	10,228	10,265	8,331	7,250	8,917	7,520	9,055
Earner	22,612	23,139	23,476	22,249	23,548	25,394	23,909	23,900	23,765	22,121
Non-elderly female	16,782	17,345	18,187	18,440	17,634	18,061	15,149	16,453	17,797	18,742
Non-earner	12,985	11,731	8,206	8,987	10,116	11,719	9,060	7,302	8,018	6,868
Earner	17,598	18,605	20,293	20,606	19,372	19,586	16,446	18,125	19,568	21,125

Table 6.1

Average After-Tax Income by Selected Family Types, Canada and Provinces, 1990-99

	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
1999 constant dollars (\$)										
ALBERTA										
Economic families, 2 persons or more	49,636	49,878	48,787	50,024	48,851	47,010	49,821	51,431	53,301	53,144
Elderly families	39,393	40,203	37,053	42,519	41,652	39,443	36,796	37,661	33,138	42,559
Married couples	36,048	38,646	33,538	38,230	39,391	37,405	36,913	38,167	31,423	43,082
Other elderly families	49,913	44,180	45,579	53,669	47,767	45,529	36,333	35,867	40,387	40,464
Non-elderly families	50,985	51,151	50,420	51,102	49,831	48,201	51,567	53,225	55,812	54,583
Married couples	49,202	49,878	52,659	54,447	48,057	49,535	49,563	53,514	56,239	53,182
No earner	24,647	31,078	30,032	22,928	32,593	25,518	17,837	--	--	26,691
One earner	39,858	39,824	35,446	39,067	36,305	37,667	33,895	44,854	45,714	40,057
Two earners	53,208	53,550	58,334	59,375	52,090	52,955	54,959	56,528	60,117	57,407
Two-parent families with children	54,126	54,370	52,013	52,904	53,279	50,874	54,876	56,697	59,218	57,547
No earner	--	--	--	--	--	--	--	--	--	--
One earner	40,650	40,053	39,143	38,699	38,730	39,097	44,828	38,048	44,168	44,006
Two earners	53,330	54,096	52,873	51,096	53,100	50,997	53,046	56,300	59,069	57,418
Three or more earners	67,791	69,159	66,273	71,965	66,688	61,792	74,418	75,644	72,878	70,864
Married couples with other relatives	72,535	68,880	74,866	69,556	66,581	64,224	69,349	67,001	74,530	74,962
Lone-parent families	25,500	24,447	24,334	25,106	25,255	23,321	27,081	26,983	26,498	30,652
Male lone-parent families	41,759	34,032	35,543	28,876	36,554	34,160	40,108	39,555	30,881	53,515
Female lone-parent families	23,094	22,461	22,872	24,481	23,403	21,651	24,146	23,498	25,464	26,539
No earner	15,577	15,432	15,552	16,583	13,236	12,765	13,339	--	13,028	12,383
One earner	22,867	22,889	23,518	24,591	23,986	21,289	25,112	23,060	26,432	25,532
Two or more earners	32,879	29,520	33,001	35,621	31,185	32,608	33,904	--	34,158	36,186
Other non-elderly families	39,734	43,129	36,898	37,342	40,309	39,957	46,621	45,888	47,496	43,556
Unattached individuals	23,101	21,578	20,997	20,826	22,422	22,057	21,771	21,613	22,720	22,642
Elderly male	19,420	19,720	20,083	19,725	19,431	23,494	20,533	21,269	30,824	26,086
Non-earner	18,658	18,353	19,710	18,272	19,019	21,781	19,574	19,584	24,914	25,833
Earner	--	--	--	--	--	--	--	--	50,518	--
Elderly female	18,639	17,130	16,827	17,157	17,998	18,480	21,261	19,857	19,475	20,270
Non-earner	18,545	16,630	16,506	16,571	17,774	18,096	20,369	19,532	18,977	19,325
Earner	--	--	--	--	--	--	--	22,259	--	26,983
Non-elderly male	26,318	24,530	23,432	23,664	25,714	25,004	23,851	24,525	24,567	24,660
Non-earner	10,516	9,996	12,717	11,497	13,610	12,019	10,411	8,095	8,441	9,345
Earner	27,743	26,148	24,777	25,222	26,590	26,731	25,647	26,449	26,044	26,434
Non-elderly female	20,529	19,562	19,227	18,579	20,242	19,154	18,895	18,126	19,713	20,185
Non-earner	13,153	10,076	9,692	12,237	13,517	12,783	10,057	8,844	11,397	9,141
Earner	21,665	20,620	20,875	20,013	21,354	20,374	20,645	19,931	21,157	22,454

Table 6.1

Average After-Tax Income by Selected Family Types, Canada and Provinces, 1990-99

	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
1999 constant dollars (\$)										
BRITISH COLUMBIA										
Economic families, 2 persons or more	50,844	49,435	50,230	48,893	49,707	49,981	50,035	51,039	52,346	51,773
Elderly families	39,367	40,876	38,213	37,979	38,417	40,052	38,212	39,897	39,233	41,003
Married couples	37,462	37,091	36,650	36,065	36,744	37,921	37,460	39,001	38,741	40,215
Other elderly families	47,920	56,984	45,272	43,459	46,341	49,312	41,697	44,403	41,598	45,098
Non-elderly families	52,878	51,086	52,566	51,069	51,739	51,832	51,931	52,886	54,509	53,462
Married couples	50,240	47,879	53,990	49,086	51,993	51,734	52,790	52,048	52,370	52,156
No earner	27,334	22,423	30,657	24,560	27,191	21,479	35,013	39,843	--	26,182
One earner	38,409	37,481	40,807	49,277	40,548	46,561	37,874	34,745	43,028	43,463
Two earners	56,687	54,910	59,730	52,224	57,444	56,150	58,788	57,398	56,469	56,902
Two-parent families with children	56,955	55,239	54,431	55,255	54,889	55,135	53,427	55,234	58,186	58,058
No earner	--	--	--	--	15,266	--	--	--	--	--
One earner	38,464	38,842	41,169	39,768	41,806	40,691	37,442	39,716	43,959	42,830
Two earners	56,279	53,436	54,740	53,873	55,709	55,683	54,569	55,542	57,496	58,138
Three or more earners	73,325	72,849	67,019	72,065	70,526	70,734	72,874	70,897	75,349	74,260
Married couples with other relatives	76,067	67,542	74,817	71,286	73,117	66,984	71,342	75,178	69,674	69,313
Lone-parent families	25,808	25,247	26,775	25,546	25,177	26,251	24,075	23,856	27,693	25,916
Male lone-parent families	30,611	--	--	38,174	33,319	--	--	--	--	35,014
Female lone-parent families	24,409	23,263	25,975	22,552	23,845	25,880	22,665	22,772	26,816	23,931
No earner	14,853	15,947	14,569	15,236	15,835	14,742	14,249	12,868	11,123	17,534
One earner	25,389	25,000	26,535	22,356	24,690	29,588	26,395	25,807	26,136	24,561
Two or more earners	--	--	39,463	35,074	37,484	--	--	--	48,426	--
Other non-elderly families	44,845	45,733	39,406	41,367	39,885	42,127	50,445	49,215	55,562	52,652
Unattached individuals	23,348	21,190	21,523	22,378	21,990	22,598	22,367	22,022	23,207	24,345
Elderly male	20,510	18,407	21,987	24,426	21,385	25,305	22,353	24,935	24,371	25,087
Non-earner	20,132	17,587	21,270	22,786	21,109	20,476	21,969	24,908	22,742	23,821
Earner	--	--	--	--	--	--	--	--	--	--
Elderly female	18,502	17,659	18,468	18,381	16,724	20,237	19,932	20,162	20,336	20,227
Non-earner	18,063	17,199	18,381	17,119	16,577	19,787	19,425	18,824	18,569	19,492
Earner	--	--	--	--	--	--	--	--	33,398	--
Non-elderly male	26,677	24,033	23,863	24,529	24,992	24,006	24,553	23,664	25,824	27,976
Non-earner	10,554	14,911	12,025	9,315	13,893	10,117	8,722	8,222	9,388	8,727
Earner	27,983	25,059	25,619	26,814	26,642	26,408	27,287	26,156	27,794	30,841
Non-elderly female	22,402	19,480	19,438	20,957	20,950	21,295	20,574	20,017	20,673	20,882
Non-earner	17,962	12,743	11,391	10,737	14,243	12,213	7,722	8,588	7,892	8,483
Earner	22,863	20,654	21,343	22,678	22,705	23,168	23,760	22,184	23,361	23,804

Chapter 7: Family Income: Income Inequality

Chapter 7 highlights broad trends in income inequality over a ten-year period, both on a market income basis and an after-tax income basis. The difference between these two concepts of income is government transfers and income taxes, so it also provides a summary of the redistributive impact of the tax-transfer system.

Average income of families at highest level ever

In 1999, the average real income of Canadian families was at its highest level ever. Both average market income and after-tax income surpassed the previous all-time record levels reached in 1998, by 1.4% and 1.8%, respectively. This puts the decade's lowest year for family income a full six years behind us. However, income inequality also rose sharply in the 1990's, according to various measures. Only in 1999 did income inequality decrease slightly. Unattached individuals saw a second increase in a row in both market (4.3%) and after-tax income (2.7%) after five years with virtually no change.

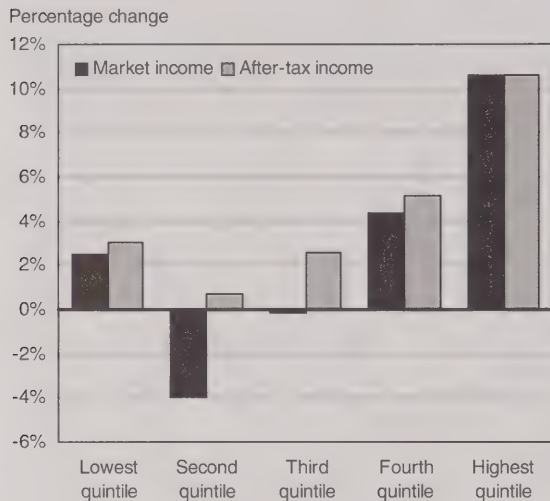
A good year for families at the bottom of the distribution

In terms of either market income or after-tax income, families in the lowest quintile experienced their best year of the decade in 1999. Looking at market income first, this brought the average market income of the 20 percent of families at the bottom end of the income distribution up 29.8 percent above the level of 1993. Average market income of all the other quintiles was up 11 to 15 percent in 1999 as compared to 1993. But of all families, those in the highest quintile still showed the greatest gain over a ten-year period, with 10.6% more market income in 1999 than in 1990, compared with an increase of 2.5% for the lowest quintile. The average market income in 1999 of families in these two quintiles was \$126,451 and \$9,935, respectively. Families in the second quintile, although their market income was about three times as much as that of the first quintile, actually lost ground; they experienced a 4.0% loss, from \$30,159 in 1990 to \$28,949 in 1999.

On the basis of after-tax income, the average income of families in the lowest quintile was 7.5% higher in 1999 than at the lowest level of the decade, also in 1993. The second, third and fourth quintiles had similar increases of 8 to 10 percent over 1993, while average after-tax income of the top quintile increased 14.0%. This shows that inequality of income distribution on an after-tax basis increased since 1993. Nonetheless, the disparities in 1999 were not quite as wide as they were one year before.

When government transfers and taxes are taken into account, the financial situation in all quintiles was at least as good as at the beginning of the decade in real terms. As was the case with market income, gains in average after-tax income of families were least for the second quintile (an increase of 0.7% to \$33,197) and the greatest for the highest quintile (up 10.6% to \$98,657). Average after-tax income of families in the first, third and fourth quintiles increased 3.1%, 2.6% and 5.1%, respectively, between 1990 and 1999.

Chart 7.1
Average Market Income and Average Total Income of Families by Income Quintile, 1990 and 1999



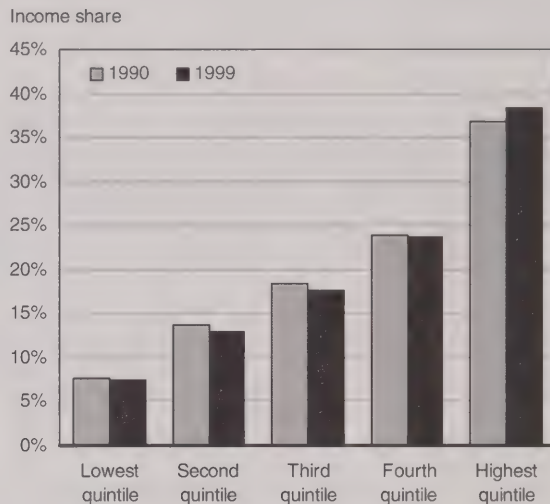
Income shares indicate a polarization of income

Market income for Canadian economic families has become more polarized in the 1990s. In 1990, the top 20% of families received 42.2% of aggregate market income. Their share was 44.4% in 1999. Market income shares of the other four quintiles dropped slightly over the past decade to account for this gain. The biggest losses were by the second and third quintiles, which each experienced drops of almost one percentage point in their respective shares of market income.

Transfers and taxes continued to lessen the disparities in income, but at the end of the decade after-tax income inequality was higher than at the beginning of the decade. Families in the upper quintile received 36.7% of after-tax income in 1990 and 38.3% in 1999. Families in the lowest quintile saw their share drop from 7.6% of aggregate after-tax income in 1990 to 7.4% in 1999. Both these differences as seen in 1999 were somewhat reduced from what they were in 1998.

Chart 7.2

Shares of After-tax Income for families by Income Quintiles, 1990 and 1999



Increasing ratio of the top to the bottom during the 1990s

Another useful measure of income inequality is the ratio of average income of the highest income families to the lowest. During the recession years at the beginning of the decade, inequality in market income rose considerably. While the highest quintile received 11.8 times more in market income than the lowest quintile in 1990, this ratio increased to 13.9 to 1 in 1994. The net effect of taxes and transfers over this period was to counter-balance this trend such that the ratio of after-tax income between the top and bottom quintiles remained stable at 4.8 to 1.

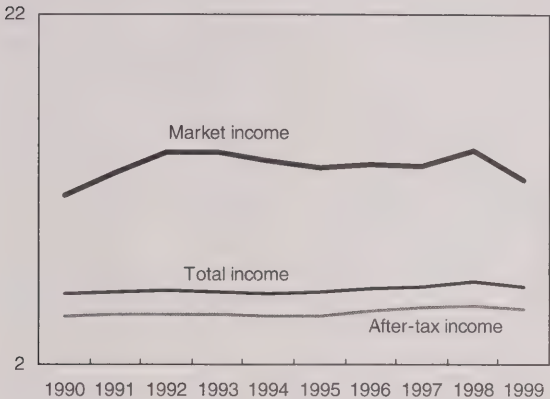
By 1999, the gap in market income between the top and the bottom quintiles had dropped back down to 12.7. Meanwhile, the ratio for after-tax income widened over the latter part of the decade to 5.4 in 1998 and fell again to 5.2 in 1999.

Gini coefficients also indicate increasing income inequality

The Gini coefficient is a summary measure of income inequality that takes into account the income of every unit of the population. A Gini coefficient of zero indicates perfect equality where income is equally distributed across the population. A value of 1 indicates complete inequality where one unit in the population has all the income.

Chart 7.3
Income Inequality Increased in the Second Half of the 1990s

Average income ratio:
Highest to lowest quintile



The Gini coefficients of market income, total income and after-tax income all show an upward trend in income inequality through the 1990s. In 1999, the Gini coefficient of market income for Canadian families was significantly higher than a decade ago, at 0.428 versus 0.402. The corresponding Gini coefficients of total and after-tax income, while lower, also indicate increased inequality, especially during the latter half of the 1990s.

Married couples with no children at home and two-parent families saw an increase in income inequality. For example, on an after-tax basis, the Gini coefficient for married couples was 0.299 in 1999, up from 0.279 a decade ago. Two-parent families had a Gini value of 0.271 in 1999, compared to 0.247 in 1990. After-tax income distribution among senior families, however, has become more equal. Their after-tax income Gini coefficients declined from 0.275 to 0.269 in 1999.

Table 7.1

Average Income by Selected Family Types, Showing Different Income Concepts, Canada, 1998 and 1999

	1999					1998				
	Average market income	Average government transfers	Average total income	Average income tax	Average income after tax	Average market income	Average government transfers	Average total income	Average income tax	Average income after tax
CANADA										
Economic families, 2 persons or more	56,998	6,821	63,818	12,346	51,473	56,190	7,057	63,247	12,708	50,539
Elderly families	25,937	19,206	45,142	6,297	38,846	23,890	19,249	43,139	6,420	36,718
Married couples	25,347	19,078	44,425	6,387	38,038	22,936	19,048	41,984	6,509	35,475
Other elderly families	28,189	19,694	47,882	5,952	41,930	27,350	19,978	47,328	6,097	41,231
Non-elderly families	62,002	4,825	66,827	13,320	53,507	61,301	5,128	66,429	13,703	52,726
Married couples	59,854	3,336	63,190	13,278	49,912	61,355	3,745	65,100	14,440	50,660
No earner	19,774	10,443	30,217	4,602	25,615	18,155	10,408	28,563	4,031	24,532
One earner	46,523	5,099	51,622	10,624	40,997	45,719	6,444	52,164	11,027	41,136
Two earners	69,517	1,822	71,340	15,292	56,048	72,170	1,977	74,147	16,923	57,224
Two-parent families with children	68,668	4,242	72,910	15,245	57,665	66,990	4,402	71,392	15,233	56,159
No earner	4,331	16,238	20,569	408	20,161	4,079	16,731	20,810	558	20,252
One earner	47,828	6,578	54,407	11,509	42,898	48,888	6,514	55,402	12,864	42,538
Two earners	70,499	3,485	73,984	15,922	58,063	69,172	3,577	72,749	15,693	57,056
Three or more earners	87,457	3,411	90,868	17,836	73,033	83,920	3,745	87,665	17,703	69,962
Married couples with other relatives	86,569	4,763	91,332	17,895	73,438	83,343	5,193	88,536	18,141	70,394
Lone-parent families	22,763	7,707	30,470	3,647	26,823	22,680	7,894	30,574	3,671	26,903
Male lone-parent families	40,217	5,612	45,829	8,682	37,147	39,234	5,917	45,151	8,214	36,937
Female lone-parent families	19,469	8,102	27,571	2,697	24,874	19,578	8,265	27,843	2,820	25,023
No earner	1,642	13,351	14,993	420	14,572	1,691	12,705	14,395	149	14,247
One earner	22,510	6,417	28,927	3,177	25,751	22,740	6,800	29,540	3,387	26,153
Two or more earners	36,035	6,459	42,494	4,438	38,056	39,490	6,580	46,069	5,340	40,729
Other non-elderly families	48,258	8,607	56,865	9,109	47,756	48,977	9,136	58,113	9,835	48,277
Unattached individuals	22,038	5,020	27,058	4,994	22,064	21,121	5,168	26,289	4,800	21,488
Elderly male	13,937	12,672	26,609	4,032	22,577	14,371	12,620	26,992	4,246	22,746
Non-earner	11,477	12,745	24,222	3,134	21,088	10,713	12,734	23,446	2,945	20,502
Earners	27,902	12,258	40,161	9,130	31,031	35,984	11,951	47,935	11,932	36,003
Elderly female	8,863	11,909	20,772	2,345	18,427	8,800	11,985	20,785	2,317	18,467
Non-earner	8,004	11,990	19,994	2,061	17,933	7,954	11,997	19,951	2,054	17,897
Earners	20,772	10,785	31,557	6,293	25,264	20,160	11,814	31,975	5,854	26,121
Non-elderly male	28,633	2,257	30,890	6,444	24,446	27,757	2,464	30,221	6,336	23,885
Non-earner	3,065	6,793	9,858	632	9,226	2,802	6,992	9,794	646	9,148
Earners	33,028	1,477	34,505	7,443	27,062	32,193	1,659	33,852	7,348	26,505
Non-elderly female	23,591	2,417	26,008	4,971	21,037	21,781	2,542	24,322	4,459	19,864
Non-earner	3,359	6,238	9,597	816	8,780	3,655	6,422	10,077	772	9,304
Earners	29,719	1,259	30,978	6,229	24,749	27,423	1,334	28,757	5,606	23,151

Table 7.2

Average Income and Income Shares by After-Tax Income Quintiles, Showing Different Income Concepts, Canada, 1990-99

	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Average market income in 1999 constant dollars (\$)										
CANADA										
Total – Economic families and unattached individuals										
Total	44,086	41,952	41,772	40,486	41,309	41,607	41,737	42,556	44,299	45,205
Lowest quintile	5,276	4,639	4,279	4,072	4,247	4,566	4,262	4,405	4,099	4,590
Second quintile	18,391	16,646	16,301	15,316	15,227	16,129	15,481	15,577	16,485	17,403
Middle quintile	36,618	33,701	33,571	31,944	33,173	32,820	32,522	32,437	33,494	34,430
Fourth quintile	56,937	54,197	54,098	52,689	53,975	53,418	53,925	54,475	56,426	57,379
Highest quintile	103,221	100,583	100,624	98,426	99,933	101,125	102,514	105,904	111,010	112,232
Economic families, 2 persons or more										
Total	54,178	52,155	51,450	50,192	51,328	51,527	52,204	53,689	56,190	56,998
Lowest quintile	9,690	8,594	7,808	7,655	8,039	8,401	8,479	8,878	8,769	9,935
Second quintile	30,159	27,632	26,600	25,633	26,460	26,719	26,324	26,636	27,968	28,949
Middle quintile	48,780	45,648	45,439	43,995	45,525	44,360	45,380	45,982	47,645	48,706
Fourth quintile	67,964	65,767	65,342	63,874	65,281	65,125	65,242	66,700	69,712	70,955
Highest quintile	114,325	113,152	112,066	109,825	111,357	113,048	115,609	120,287	126,868	126,451
Unattached individuals										
Total	22,223	20,558	20,773	20,175	20,152	20,449	20,211	20,209	21,121	22,038
Lowest quintile	3,234	3,136	2,940	2,787	2,869	2,907	2,752	2,836	2,806	2,841
Second quintile	5,606	4,774	4,938	4,481	5,038	5,301	4,471	4,598	4,981	5,110
Middle quintile	15,399	13,512	12,899	12,277	10,664	12,818	11,785	12,237	13,253	13,783
Fourth quintile	29,498	28,140	28,103	26,801	26,891	26,962	26,938	26,670	27,514	28,169
Highest quintile	57,395	53,289	55,026	54,548	55,308	54,275	55,131	54,727	57,112	60,333
Income shares (%)										
Total – Economic families and unattached individuals										
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Lowest quintile	2.4	2.2	2.0	2.0	2.1	2.2	2.0	2.1	1.9	2.0
Second quintile	8.3	7.9	7.8	7.6	7.4	7.8	7.4	7.3	7.4	7.7
Middle quintile	16.6	16.1	16.1	15.8	16.1	15.8	15.6	15.2	15.1	15.2
Fourth quintile	25.8	25.8	25.9	26.0	26.1	25.7	25.8	25.6	25.5	25.4
Highest quintile	46.8	48.0	48.2	48.6	48.4	48.6	49.1	49.8	50.1	49.6
Economic families, 2 persons or more										
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Lowest quintile	3.6	3.3	3.0	3.1	3.1	3.3	3.2	3.3	3.1	3.5
Second quintile	11.1	10.6	10.3	10.2	10.3	10.4	10.1	9.9	10.0	10.2
Middle quintile	18.0	17.5	17.7	17.5	17.7	17.2	17.4	17.1	17.0	17.1
Fourth quintile	25.1	25.2	25.4	25.4	25.4	25.3	25.0	24.9	24.8	24.9
Highest quintile	42.2	43.4	43.6	43.8	43.4	43.9	44.3	44.8	45.2	44.4
Unattached individuals										
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Lowest quintile	2.9	3.1	2.8	2.8	2.8	2.8	2.7	2.8	2.7	2.6
Second quintile	5.0	4.6	4.8	4.4	5.0	5.2	4.4	4.6	4.7	4.6
Middle quintile	13.9	13.2	12.4	12.2	10.6	12.5	11.7	12.1	12.6	12.5
Fourth quintile	26.5	27.4	27.0	26.6	26.7	26.4	26.6	26.4	26.1	25.6
Highest quintile	51.6	51.8	53.0	54.1	54.9	53.1	54.6	54.1	54.0	54.7

Table 7.2

Average Income and Income Shares by After-Tax Income Quintiles, Showing Different Income Concepts, Canada, 1990-99

	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Average transfer payments in 1999 constant dollars (\$)										
CANADA										
Total – Economic families and unattached individuals										
Total	5,889	6,365	6,664	6,742	6,771	6,465	6,578	6,464	6,416	6,213
Lowest quintile	6,732	6,776	7,027	7,186	7,211	6,948	6,706	6,688	6,888	6,703
Second quintile	7,796	8,527	8,902	8,945	9,431	8,624	8,773	8,675	8,597	8,268
Middle quintile	5,775	6,528	7,006	7,043	7,134	6,802	7,104	7,042	6,995	6,845
Fourth quintile	5,000	5,457	5,972	5,751	5,654	5,610	5,678	5,497	5,252	5,117
Highest quintile	4,143	4,537	4,415	4,783	4,427	4,340	4,629	4,418	4,351	4,132
Economic families, 2 persons or more										
Total	6,411	6,994	7,353	7,414	7,338	7,065	7,247	7,083	7,057	6,821
Lowest quintile	9,751	10,357	10,734	10,728	10,825	10,404	10,280	10,249	10,592	10,268
Second quintile	7,783	8,617	9,363	9,198	9,514	8,798	9,145	9,092	9,049	8,836
Middle quintile	5,612	6,504	6,874	6,851	6,793	6,897	6,804	6,530	6,551	6,155
Fourth quintile	4,850	4,998	5,472	5,651	5,319	5,110	5,670	5,250	4,881	4,670
Highest quintile	4,059	4,492	4,320	4,639	4,238	4,115	4,335	4,289	4,210	4,173
Unattached individuals										
Total	4,758	5,046	5,170	5,336	5,575	5,185	5,203	5,223	5,168	5,020
Lowest quintile	4,485	3,819	4,040	4,145	4,303	3,974	3,594	3,558	3,861	3,816
Second quintile	8,446	8,864	8,697	8,897	8,662	8,433	8,562	8,542	8,529	8,417
Middle quintile	5,595	6,654	7,046	7,351	8,352	7,002	7,346	7,045	6,918	6,581
Fourth quintile	3,190	3,579	3,834	4,077	4,361	3,991	4,106	4,263	4,170	3,962
Highest quintile	2,079	2,318	2,227	2,209	2,193	2,522	2,409	2,703	2,364	2,322
Shares (%)										
Total – Economic families and unattached individuals										
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Lowest quintile	22.9	21.3	21.1	21.3	21.3	21.5	20.4	20.7	21.5	21.6
Second quintile	26.5	26.8	26.7	26.5	27.9	26.7	26.7	26.8	26.8	26.6
Middle quintile	19.6	20.5	21.0	20.9	21.1	21.0	21.6	21.8	21.8	22.0
Fourth quintile	17.0	17.1	17.9	17.1	16.7	17.4	17.3	17.0	16.4	16.5
Highest quintile	14.1	14.3	13.2	14.2	13.1	13.4	14.1	13.7	13.6	13.3
Economic families, 2 persons or more										
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Lowest quintile	30.4	29.6	29.2	28.9	29.5	29.5	28.4	29.0	30.0	30.1
Second quintile	24.3	24.6	25.5	24.8	25.9	24.9	25.2	25.7	25.6	25.9
Middle quintile	17.5	18.6	18.7	18.5	18.5	19.5	18.8	18.4	18.6	18.0
Fourth quintile	15.1	14.3	14.9	15.2	14.5	14.5	15.6	14.8	13.8	13.7
Highest quintile	12.7	12.8	11.8	12.5	11.5	11.6	12.0	12.1	11.9	12.2
Unattached individuals										
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Lowest quintile	18.9	15.2	15.6	15.5	15.4	15.3	13.8	13.6	15.0	15.2
Second quintile	35.5	35.1	33.6	33.3	31.1	32.5	32.9	32.7	33.0	33.5
Middle quintile	23.5	26.4	27.3	27.6	30.0	27.0	28.2	27.0	26.8	26.2
Fourth quintile	13.4	14.2	14.8	15.3	15.6	15.4	15.8	16.3	16.2	15.8
Highest quintile	8.7	9.2	8.6	8.3	7.9	9.7	9.3	10.3	9.1	9.2

Table 7.2

Average Income and Income Shares by After-Tax Income Quintiles, Showing Different Income Concepts, Canada, 1990-99

	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Average total income in 1999 constant dollars (\$)										
CANADA										
Total – Economic families and unattached individuals										
Total	49,976	48,317	48,436	47,228	48,080	48,072	48,316	49,020	50,716	51,418
Lowest quintile	12,008	11,415	11,306	11,258	11,458	11,514	10,967	11,093	10,987	11,293
Second quintile	26,187	25,173	25,203	24,261	24,657	24,753	24,254	24,252	25,082	25,671
Middle quintile	42,392	40,228	40,577	38,987	40,307	39,622	39,626	39,479	40,489	41,275
Fourth quintile	61,936	59,654	60,070	58,440	59,629	59,028	59,603	59,972	61,678	62,496
Highest quintile	107,364	105,121	105,039	103,209	104,360	105,465	107,143	110,322	115,361	116,364
Economic families, 2 persons or more										
Total	60,589	59,149	58,802	57,605	58,666	58,592	59,451	60,772	63,247	63,818
Lowest quintile	19,440	18,951	18,542	18,383	18,865	18,805	18,759	19,127	19,361	20,204
Second quintile	37,942	36,250	35,963	34,830	35,974	35,516	35,469	35,728	37,018	37,785
Middle quintile	54,391	52,152	52,314	50,846	52,318	51,257	52,184	52,512	54,196	54,861
Fourth quintile	72,814	70,765	70,813	69,525	70,600	70,235	70,911	71,950	74,593	75,626
Highest quintile	118,383	117,644	116,386	114,464	115,595	117,163	119,944	124,576	131,078	130,623
Unattached individuals										
Total	26,982	25,605	25,943	25,512	25,726	25,634	25,414	25,431	26,289	27,058
Lowest quintile	7,719	6,955	6,980	6,933	7,172	6,881	6,345	6,394	6,668	6,658
Second quintile	14,053	13,638	13,635	13,378	13,700	13,734	13,032	13,140	13,510	13,527
Middle quintile	20,993	20,166	19,945	19,628	19,017	19,820	19,131	19,282	20,172	20,365
Fourth quintile	32,687	31,719	31,937	30,878	31,252	30,952	31,044	30,933	31,684	32,131
Highest quintile	59,474	55,607	57,253	56,758	57,501	56,796	57,540	57,430	59,476	62,655
Income shares (%)										
Total – Economic families and unattached individuals										
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Lowest quintile	4.8	4.7	4.7	4.8	4.8	4.8	4.5	4.5	4.3	4.4
Second quintile	10.5	10.4	10.4	10.3	10.3	10.3	10.0	9.9	9.9	10.0
Middle quintile	17.0	16.7	16.8	16.5	16.8	16.5	16.4	16.1	16.0	16.1
Fourth quintile	24.8	24.7	24.8	24.7	24.8	24.6	24.7	24.5	24.3	24.3
Highest quintile	43.0	43.5	43.4	43.7	43.4	43.9	44.4	45.0	45.5	45.3
Economic families, 2 persons or more										
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Lowest quintile	6.4	6.4	6.3	6.4	6.4	6.4	6.3	6.3	6.1	6.3
Second quintile	12.5	12.3	12.2	12.1	12.3	12.1	11.9	11.8	11.7	11.8
Middle quintile	17.9	17.6	17.8	17.7	17.8	17.5	17.6	17.3	17.1	17.2
Fourth quintile	24.0	23.9	24.1	24.1	24.1	24.0	23.9	23.7	23.6	23.7
Highest quintile	39.1	39.8	39.6	39.7	39.4	40.0	40.3	41.0	41.4	40.9
Unattached individuals										
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Lowest quintile	5.7	5.4	5.4	5.4	5.6	5.4	5.0	5.0	5.1	4.9
Second quintile	10.4	10.6	10.5	10.5	10.7	10.7	10.3	10.3	10.3	10.0
Middle quintile	15.6	15.8	15.4	15.4	14.8	15.5	15.1	15.2	15.3	15.1
Fourth quintile	24.2	24.8	24.6	24.2	24.3	24.2	24.4	24.3	24.2	23.8
Highest quintile	44.1	43.4	44.1	44.5	44.7	44.3	45.3	45.1	45.2	46.3

Table 7.2

Average Income and Income Shares by After-Tax Income Quintiles, Showing Different Income Concepts, Canada, 1990-99

	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Average income tax in 1999 constant dollars (\$)										
CANADA										
Total – Economic families and unattached individuals										
Total	9,788	9,438	9,217	8,977	9,351	9,405	9,368	9,513	10,027	9,866
Lowest quintile	607	485	456	426	429	451	609	909	687	609
Second quintile	2,907	2,781	2,575	2,434	2,497	2,602	2,398	2,385	2,664	2,646
Middle quintile	7,096	6,575	6,342	6,080	6,508	6,316	6,302	6,157	6,508	6,414
Fourth quintile	12,371	11,852	11,641	11,316	11,828	11,709	11,560	11,473	12,037	11,822
Highest quintile	25,960	25,499	25,075	24,633	25,495	25,950	25,972	26,648	28,242	27,841
Economic families, 2 persons or more										
Total	11,986	11,733	11,338	11,077	11,556	11,625	11,701	12,028	12,708	12,346
Lowest quintile	953	842	731	662	737	709	1,093	1,487	1,251	1,148
Second quintile	4,965	4,642	4,219	4,084	4,362	4,320	4,298	4,292	4,678	4,588
Middle quintile	9,884	9,198	8,981	8,730	9,269	8,935	9,030	8,992	9,393	9,209
Fourth quintile	14,967	14,620	14,186	14,009	14,590	14,655	14,190	14,248	15,024	14,820
Highest quintile	29,168	29,368	28,574	27,908	28,830	29,510	29,895	31,131	33,197	31,966
Unattached individuals										
Total	5,025	4,626	4,616	4,582	4,693	4,668	4,569	4,465	4,800	4,994
Lowest quintile	232	129	100	130	132	93	153	204	256	311
Second quintile	697	660	610	590	670	685	465	566	581	481
Middle quintile	2,642	2,458	2,291	2,230	1,909	2,349	1,999	2,068	2,292	2,222
Fourth quintile	6,138	5,959	5,881	5,639	5,803	5,780	5,530	5,412	5,715	5,640
Highest quintile	15,421	13,944	14,206	14,324	14,957	14,440	14,701	14,080	15,176	16,332
Shares (%)										
Total – Economic families and unattached individuals										
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Lowest quintile	1.2	1.0	1.0	0.9	0.9	1.0	1.3	1.9	1.4	1.2
Second quintile	5.9	5.9	5.6	5.4	5.3	5.5	5.1	5.0	5.3	5.4
Middle quintile	14.5	13.9	13.8	13.5	13.9	13.4	13.4	12.9	13.0	13.0
Fourth quintile	25.3	25.1	25.3	25.2	25.3	24.9	24.7	24.1	24.0	24.0
Highest quintile	53.0	54.0	54.4	54.9	54.5	55.2	55.5	56.0	56.3	56.4
Economic families, 2 persons or more										
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Lowest quintile	1.6	1.4	1.3	1.2	1.3	1.2	1.9	2.5	2.0	1.9
Second quintile	8.3	7.9	7.4	7.4	7.5	7.4	7.3	7.1	7.4	7.4
Middle quintile	16.5	15.7	15.8	15.8	16.0	15.4	15.4	14.9	14.8	14.9
Fourth quintile	25.0	24.9	25.0	25.3	25.2	25.2	24.3	23.7	23.6	24.0
Highest quintile	48.7	50.0	50.4	50.4	49.9	50.8	51.1	51.7	52.2	51.8
Unattached individuals										
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Lowest quintile	0.9	0.6	0.4	0.6	0.6	0.4	0.7	0.9	1.1	1.2
Second quintile	2.8	2.8	2.6	2.6	2.9	2.9	2.0	2.5	2.4	1.9
Middle quintile	10.5	10.6	9.9	9.7	8.1	10.1	8.7	9.3	9.6	8.9
Fourth quintile	24.4	25.8	25.4	24.6	24.7	24.8	24.2	24.2	23.9	22.6
Highest quintile	61.4	60.2	61.5	62.5	63.7	61.8	64.4	63.0	63.1	65.3

Table 7.2

Average Income and Income Shares by After-Tax Income Quintiles, Showing Different Income Concepts, Canada, 1990-99

	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
CANADA										
Average after-tax income in 1999 constant dollars (\$)										
Total – Economic families and unattached individuals										
Total	40,188	38,879	39,219	38,251	38,730	38,668	38,948	39,507	40,689	41,552
Lowest quintile	11,401	10,930	10,850	10,832	11,029	11,063	10,359	10,184	10,300	10,684
Second quintile	23,280	22,392	22,628	21,827	22,161	22,151	21,856	21,867	22,418	23,026
Middle quintile	35,297	33,653	34,235	32,907	33,799	33,306	33,325	33,321	33,980	34,862
Fourth quintile	49,566	47,802	48,428	47,124	47,801	47,319	48,042	48,499	49,641	50,674
Highest quintile	81,404	79,621	79,964	78,577	78,864	79,515	81,171	83,675	87,119	88,523
Economic families, 2 persons or more										
Total	48,603	47,415	47,465	46,528	47,110	46,967	47,750	48,744	50,539	51,473
Lowest quintile	18,488	18,109	17,811	17,721	18,128	18,096	17,665	17,640	18,110	19,056
Second quintile	32,977	31,608	31,744	30,746	31,612	31,196	31,170	31,437	32,340	33,197
Middle quintile	44,507	42,954	43,333	42,116	43,050	42,322	43,154	43,520	44,804	45,652
Fourth quintile	57,847	56,144	56,627	55,516	56,010	55,580	56,721	57,701	59,569	60,805
Highest quintile	89,215	88,276	87,812	86,556	86,765	87,654	90,048	93,445	97,881	98,657
Unattached individuals										
Total	21,957	20,978	21,327	20,930	21,033	20,965	20,845	20,966	21,488	22,064
Lowest quintile	7,487	6,826	6,880	6,803	7,040	6,787	6,192	6,190	6,412	6,347
Second quintile	13,356	12,979	13,025	12,788	13,030	13,050	12,567	12,574	12,929	13,046
Middle quintile	18,352	17,708	17,654	17,398	17,108	17,471	17,132	17,214	17,879	18,142
Fourth quintile	26,550	25,760	26,056	25,239	25,449	25,173	25,514	25,521	25,969	26,491
Highest quintile	44,052	41,663	43,047	42,434	42,544	42,356	42,839	43,349	44,299	46,323
Income shares (%)										
Total – Economic families and unattached individuals										
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Lowest quintile	5.7	5.6	5.5	5.7	5.7	5.7	5.3	5.2	5.1	5.1
Second quintile	11.6	11.5	11.5	11.4	11.4	11.5	11.2	11.1	11.0	11.1
Middle quintile	17.6	17.3	17.5	17.2	17.5	17.2	17.1	16.9	16.7	16.8
Fourth quintile	24.7	24.6	24.7	24.6	24.7	24.5	24.7	24.6	24.4	24.4
Highest quintile	40.5	41.0	40.8	41.1	40.7	41.1	41.7	42.3	42.8	42.6
Economic families, 2 persons or more										
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Lowest quintile	7.6	7.6	7.5	7.6	7.7	7.7	7.4	7.2	7.2	7.4
Second quintile	13.6	13.3	13.4	13.2	13.4	13.3	13.1	12.9	12.8	12.9
Middle quintile	18.3	18.1	18.3	18.1	18.3	18.0	18.1	17.8	17.7	17.7
Fourth quintile	23.8	23.7	23.9	23.9	23.8	23.7	23.8	23.7	23.6	23.6
Highest quintile	36.7	37.2	37.0	37.2	36.8	37.3	37.7	38.3	38.7	38.3
Unattached individuals										
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Lowest quintile	6.8	6.5	6.5	6.5	6.7	6.5	5.9	5.9	6.0	5.8
Second quintile	12.2	12.4	12.2	12.2	12.4	12.5	12.1	12.0	12.0	11.8
Middle quintile	16.7	16.9	16.6	16.6	16.3	16.7	16.4	16.4	16.6	16.4
Fourth quintile	24.2	24.6	24.4	24.1	24.2	24.0	24.5	24.3	24.2	24.0
Highest quintile	40.1	39.7	40.4	40.5	40.5	40.4	41.1	41.3	41.1	41.9

Table 7.3

Gini Coefficients of Market Income, Total Income and After-Tax Income by Selected Family Types, Canada, 1990-99

	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
1. Market income										
CANADA										
Economic families, 2 persons or more	0.402	0.419	0.424	0.429	0.424	0.427	0.431	0.434	0.437	0.428
Elderly families	0.544	0.576	0.572	0.565	0.567	0.573	0.568	0.588	0.579	0.568
Married couples	0.566	0.605	0.592	0.585	0.584	0.568	0.554	0.573	0.567	0.561
Other elderly families	0.464	0.475	0.498	0.503	0.506	0.550	0.604	0.630	0.608	0.582
Non-elderly families	0.369	0.383	0.386	0.396	0.387	0.391	0.399	0.399	0.402	0.393
Married couples	0.355	0.370	0.372	0.377	0.362	0.380	0.393	0.398	0.405	0.375
No earner	0.589	0.661	0.664	0.640	0.643	0.658	0.627	0.633	0.606	0.625
One earner	0.402	0.390	0.372	0.401	0.375	0.419	0.385	0.420	0.424	0.400
Two earners	0.293	0.309	0.315	0.312	0.295	0.309	0.335	0.342	0.349	0.316
Two-parent families with children	0.320	0.340	0.332	0.349	0.343	0.348	0.355	0.354	0.350	0.353
No earner	0.948	0.922	0.910	0.923	0.915	0.877	0.885	0.874	0.905	0.870
One earner	0.361	0.382	0.378	0.393	0.402	0.395	0.437	0.435	0.472	0.464
Two earners	0.287	0.304	0.293	0.297	0.292	0.301	0.301	0.312	0.307	0.315
Three or more earners	0.261	0.281	0.283	0.293	0.275	0.285	0.285	0.279	0.267	0.269
Married couples with other relatives	0.298	0.308	0.315	0.302	0.316	0.318	0.317	0.318	0.314	0.305
Lone-parent families	0.580	0.604	0.585	0.593	0.596	0.577	0.578	0.567	0.547	0.539
Male lone-parent families	0.428	0.431	0.400	0.485	0.510	0.472	0.443	0.427	0.430	0.419
Female lone-parent families	0.597	0.621	0.603	0.603	0.603	0.588	0.589	0.583	0.556	0.546
No earner	0.924	0.906	0.917	0.904	0.898	0.876	0.858	0.885	0.919	0.955
One earner	0.467	0.454	0.427	0.446	0.437	0.432	0.422	0.434	0.441	0.418
Two or more earners	0.384	0.411	0.374	0.360	0.339	0.357	0.306	0.316	0.293	0.313
Other non-elderly families	0.420	0.403	0.434	0.429	0.415	0.400	0.394	0.390	0.439	0.408
Unattached individuals	0.535	0.545	0.555	0.569	0.577	0.558	0.569	0.565	0.560	0.567
Elderly male	0.681	0.688	0.651	0.680	0.716	0.675	0.693	0.685	0.702	0.673
Non-earner	0.675	0.698	0.657	0.699	0.692	0.652	0.686	0.699	0.690	0.676
Earner	0.577	0.495	0.563	0.482	0.629	0.620	0.585	0.535	0.607	0.585
Elderly female	0.707	0.706	0.698	0.707	0.722	0.713	0.688	0.690	0.672	0.685
Non-earner	0.712	0.714	0.711	0.707	0.728	0.718	0.689	0.699	0.674	0.692
Earner	0.497	0.425	0.454	0.519	0.448	0.497	0.482	0.512	0.556	0.498
Non-elderly male	0.447	0.467	0.486	0.499	0.488	0.485	0.504	0.497	0.480	0.483
Non-earner	0.841	0.869	0.873	0.892	0.884	0.876	0.902	0.901	0.901	0.894
Earner	0.394	0.387	0.410	0.408	0.403	0.401	0.416	0.412	0.402	0.410
Non-elderly female	0.457	0.476	0.492	0.488	0.510	0.485	0.508	0.506	0.513	0.533
Non-earner	0.789	0.814	0.807	0.832	0.831	0.823	0.854	0.859	0.846	0.840
Earner	0.383	0.384	0.394	0.392	0.396	0.381	0.390	0.396	0.402	0.428

Table 7.3

Gini Coefficients of Market Income, Total Income and After-Tax Income by Selected Family Types, Canada, 1990-99

	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
	2. Total income									
CANADA										
Economic families, 2 persons or more	0.330	0.337	0.336	0.339	0.334	0.341	0.346	0.352	0.356	0.351
Elderly families	0.322	0.334	0.319	0.326	0.311	0.327	0.315	0.325	0.322	0.323
Married couples	0.314	0.323	0.303	0.317	0.300	0.300	0.301	0.312	0.312	0.316
Other elderly families	0.306	0.309	0.318	0.317	0.310	0.355	0.355	0.361	0.350	0.340
Non-elderly families	0.323	0.329	0.328	0.333	0.328	0.335	0.341	0.346	0.350	0.345
Married couples	0.318	0.328	0.327	0.331	0.315	0.335	0.348	0.357	0.363	0.337
No earner	0.360	0.417	0.388	0.383	0.366	0.348	0.383	0.395	0.373	0.398
One earner	0.354	0.332	0.312	0.341	0.312	0.351	0.326	0.366	0.363	0.348
Two earners	0.276	0.285	0.292	0.290	0.275	0.292	0.316	0.323	0.331	0.301
Two-parent families with children	0.283	0.293	0.284	0.294	0.293	0.300	0.304	0.307	0.306	0.312
No earner	0.630	0.287	0.264	0.251	0.275	0.284	0.265	0.260	0.280	0.274
One earner	0.294	0.301	0.293	0.301	0.314	0.303	0.347	0.346	0.382	0.369
Two earners	0.255	0.265	0.255	0.258	0.258	0.268	0.264	0.277	0.275	0.286
Three or more earners	0.240	0.254	0.253	0.263	0.249	0.260	0.263	0.259	0.245	0.250
Married couples with other relatives	0.270	0.276	0.277	0.262	0.278	0.281	0.283	0.286	0.284	0.278
Lone-parent families	0.369	0.368	0.354	0.333	0.347	0.347	0.349	0.351	0.356	0.343
Male lone-parent families	0.330	0.350	0.303	0.334	0.365	0.346	0.346	0.335	0.349	0.325
Female lone-parent families	0.359	0.353	0.345	0.319	0.335	0.338	0.329	0.335	0.337	0.324
No earner	0.225	0.236	0.224	0.225	0.232	0.244	0.208	0.187	0.238	0.238
One earner	0.322	0.313	0.302	0.293	0.292	0.299	0.286	0.291	0.292	0.276
Two or more earners	0.314	0.332	0.292	0.265	0.266	0.262	0.249	0.262	0.239	0.242
Other non-elderly families	0.339	0.317	0.327	0.332	0.326	0.319	0.328	0.329	0.370	0.348
Unattached individuals	0.389	0.386	0.393	0.395	0.395	0.393	0.407	0.405	0.404	0.417
Elderly male	0.338	0.319	0.319	0.319	0.349	0.337	0.360	0.358	0.378	0.353
Non-earner	0.301	0.289	0.313	0.301	0.283	0.284	0.316	0.322	0.319	0.319
Earner	0.430	0.366	0.353	0.340	0.481	0.474	0.447	0.390	0.468	0.415
Elderly female	0.289	0.281	0.263	0.252	0.231	0.271	0.298	0.294	0.277	0.286
Non-earner	0.276	0.274	0.255	0.234	0.221	0.260	0.280	0.280	0.262	0.273
Earner	0.350	0.272	0.271	0.380	0.276	0.348	0.364	0.319	0.340	0.326
Non-elderly male	0.391	0.389	0.404	0.409	0.406	0.410	0.424	0.422	0.412	0.421
Non-earner	0.468	0.438	0.384	0.403	0.390	0.412	0.406	0.427	0.408	0.427
Earner	0.360	0.346	0.367	0.364	0.366	0.368	0.379	0.376	0.368	0.380
Non-elderly female	0.383	0.394	0.404	0.397	0.402	0.396	0.417	0.416	0.423	0.452
Non-earner	0.433	0.433	0.430	0.398	0.400	0.387	0.422	0.416	0.415	0.410
Earner	0.349	0.350	0.359	0.356	0.363	0.354	0.357	0.366	0.369	0.400

Table 7.3

Gini Coefficients of Market Income, Total Income and After-Tax Income by Selected Family Types, Canada, 1990-99

	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
	3. After-tax income									
CANADA										
Economic families, 2 persons or more	0.291	0.297	0.295	0.298	0.292	0.297	0.304	0.311	0.314	0.310
Elderly families	0.275	0.281	0.270	0.276	0.261	0.274	0.258	0.270	0.265	0.269
Married couples	0.261	0.264	0.249	0.262	0.245	0.244	0.241	0.253	0.251	0.259
Other elderly families	0.270	0.268	0.276	0.276	0.268	0.308	0.305	0.315	0.303	0.294
Non-elderly families	0.288	0.293	0.291	0.296	0.290	0.295	0.302	0.307	0.311	0.307
Married couples	0.279	0.290	0.289	0.293	0.278	0.296	0.307	0.315	0.322	0.299
No earner	0.319	0.364	0.345	0.340	0.328	0.305	0.336	0.347	0.331	0.352
One earner	0.302	0.285	0.271	0.295	0.267	0.300	0.287	0.325	0.322	0.310
Two earners	0.242	0.252	0.257	0.255	0.242	0.258	0.274	0.281	0.290	0.263
Two-parent families with children	0.247	0.255	0.247	0.257	0.254	0.260	0.264	0.268	0.264	0.271
No earner	0.542	0.274	0.260	0.238	0.265	0.275	0.254	0.245	0.273	0.265
One earner	0.238	0.241	0.237	0.249	0.251	0.246	0.284	0.285	0.305	0.300
Two earners	0.219	0.229	0.218	0.221	0.220	0.228	0.226	0.238	0.236	0.244
Three or more earners	0.211	0.222	0.222	0.232	0.218	0.227	0.230	0.228	0.214	0.218
Married couples with other relatives	0.241	0.247	0.248	0.234	0.245	0.247	0.253	0.254	0.257	0.249
Lone-parent families	0.320	0.315	0.304	0.288	0.297	0.295	0.307	0.307	0.313	0.298
Male lone-parent families	0.285	0.296	0.257	0.290	0.301	0.287	0.320	0.292	0.314	0.282
Female lone-parent families	0.313	0.305	0.299	0.278	0.291	0.291	0.289	0.296	0.299	0.285
No earner	0.221	0.231	0.219	0.222	0.223	0.234	0.203	0.185	0.230	0.218
One earner	0.274	0.268	0.256	0.248	0.246	0.251	0.246	0.250	0.249	0.235
Two or more earners	0.278	0.278	0.253	0.233	0.228	0.217	0.221	0.236	0.213	0.219
Other non-elderly families	0.307	0.289	0.295	0.298	0.293	0.286	0.300	0.305	0.337	0.320
Unattached individuals	0.335	0.335	0.341	0.341	0.338	0.340	0.353	0.355	0.352	0.361
Elderly male	0.284	0.256	0.260	0.267	0.272	0.272	0.289	0.291	0.312	0.287
Non-earner	0.251	0.231	0.256	0.254	0.224	0.233	0.252	0.262	0.263	0.261
Earner	0.392	0.310	0.288	0.277	0.385	0.396	0.378	0.327	0.404	0.344
Elderly female	0.237	0.227	0.212	0.206	0.186	0.214	0.235	0.234	0.221	0.228
Non-earner	0.227	0.220	0.206	0.192	0.178	0.206	0.221	0.223	0.208	0.216
Earner	0.288	0.235	0.223	0.322	0.229	0.281	0.309	0.263	0.276	0.280
Non-elderly male	0.346	0.348	0.360	0.363	0.358	0.366	0.375	0.381	0.366	0.374
Non-earner	0.419	0.406	0.350	0.369	0.351	0.381	0.369	0.397	0.377	0.398
Earner	0.318	0.308	0.327	0.323	0.323	0.328	0.334	0.337	0.325	0.334
Non-elderly female	0.340	0.352	0.361	0.353	0.356	0.351	0.377	0.375	0.380	0.400
Non-earner	0.386	0.390	0.391	0.364	0.354	0.351	0.397	0.380	0.381	0.380
Earner	0.309	0.313	0.320	0.316	0.324	0.314	0.321	0.329	0.329	0.349

Table 7.4

Average Income by Adjusted After-Tax Income Quintiles, Showing Adjustment for Family Size, Canada, 1990-1999

	Market income					
	Unadjusted average (\$)	Average family size	Adjusted average (\$)	Unadjusted average (\$)	Average family size	Adjusted average (\$)
	1999			1998		
Total – Economic families, 2 persons or more	56,998	3.09	32,286	56,190	3.10	31,864
Lowest quintile	12,290	3.18	6,604	11,144	3.19	5,894
Second quintile	31,275	3.15	16,956	29,765	3.13	16,135
Third quintile	50,072	3.15	27,544	49,243	3.20	26,885
Fourth quintile	70,611	3.12	39,251	69,647	3.13	38,668
Highest quintile	120,766	2.85	71,088	121,158	2.86	71,742
	1997			1996		
Total – Economic families, 2 persons or more	53,689	3.10	30,482	52,204	3.11	29,657
Lowest quintile	11,351	3.20	6,074	10,860	3.23	5,776
Second quintile	28,249	3.16	15,212	27,909	3.16	15,054
Third quintile	47,215	3.19	25,816	46,875	3.22	25,502
Fourth quintile	67,193	3.13	37,253	65,353	3.10	36,505
Highest quintile	114,480	2.83	68,082	110,034	2.82	65,453
	1995			1994		
Total – Economic families, 2 persons or more	51,527	3.07	29,475	51,328	3.09	29,190
Lowest quintile	11,004	3.21	5,864	10,586	3.18	5,632
Second quintile	28,549	3.17	15,353	28,792	3.21	15,289
Third quintile	45,600	3.12	25,206	46,390	3.21	25,239
Fourth quintile	64,884	3.07	36,383	65,154	3.07	36,566
Highest quintile	107,608	2.77	64,575	105,743	2.77	63,240
	1993			1992		
Total – Economic families, 2 persons or more	50,192	3.10	28,533	51,450	3.08	29,435
Lowest quintile	9,936	3.17	5,314	10,463	3.17	5,594
Second quintile	27,370	3.19	14,686	28,696	3.18	15,398
Third quintile	45,296	3.23	24,568	46,089	3.22	25,076
Fourth quintile	63,793	3.11	35,606	64,816	3.06	36,586
Highest quintile	104,580	2.79	62,499	107,201	2.78	64,531
	1991			1990		
Total – Economic families, 2 persons or more	52,155	3.12	29,550	54,178	3.12	30,663
Lowest quintile	11,353	3.22	5,970	12,303	3.17	6,576
Second quintile	29,206	3.22	15,592	32,133	3.24	17,198
Third quintile	46,928	3.25	25,487	50,046	3.23	27,276
Fourth quintile	65,274	3.10	36,530	67,953	3.10	37,944
Highest quintile	108,035	2.81	64,186	108,495	2.83	64,347

Table 7.4

Average Income by Adjusted After-Tax Income Quintiles, Showing Adjustment for Family Size, Canada, 1990-1999

	Total income					
	Unadjusted average (\$)	Average family size	Adjusted average (\$)	Unadjusted average (\$)	Average family size	Adjusted average (\$)
	1999			1998		
Total – Economic families, 2 persons or more	63,818	3.09	36,427	63,247	3.10	36,126
Lowest quintile	21,954	3.18	12,248	21,162	3.19	11,717
Second quintile	39,947	3.15	22,356	38,907	3.13	21,789
Third quintile	56,555	3.15	31,528	55,889	3.20	30,916
Fourth quintile	75,793	3.12	42,381	75,022	3.13	41,931
Highest quintile	124,866	2.85	73,636	125,264	2.86	74,281
	1997			1996		
Total – Economic families, 2 persons or more	60,772	3.10	34,743	59,451	3.11	34,000
Lowest quintile	20,899	3.20	11,593	20,553	3.23	11,336
Second quintile	37,593	3.16	20,961	37,273	3.16	20,765
Third quintile	54,007	3.19	29,893	53,874	3.22	29,720
Fourth quintile	72,587	3.13	40,517	71,153	3.10	40,013
Highest quintile	118,813	2.83	70,778	114,412	2.82	68,169
	1995			1994		
Total – Economic families, 2 persons or more	58,592	3.07	33,766	58,666	3.09	33,623
Lowest quintile	20,692	3.21	11,521	20,769	3.18	11,586
Second quintile	37,570	3.17	20,907	38,314	3.21	21,134
Third quintile	52,502	3.12	29,433	53,532	3.21	29,546
Fourth quintile	70,302	3.07	39,692	70,923	3.07	40,074
Highest quintile	111,904	2.77	67,285	109,815	2.77	65,792
	1993			1992		
Total – Economic families, 2 persons or more	57,605	3.10	32,974	58,802	3.08	33,860
Lowest quintile	20,107	3.17	11,264	20,438	3.17	11,496
Second quintile	36,798	3.19	20,426	38,186	3.18	21,181
Third quintile	52,499	3.23	28,826	53,569	3.22	29,533
Fourth quintile	69,699	3.11	39,118	70,531	3.06	40,015
Highest quintile	108,938	2.79	65,242	111,304	2.78	67,087
	1991			1990		
Total – Economic families, 2 persons or more	59,149	3.12	33,731	60,589	3.12	34,516
Lowest quintile	20,963	3.22	11,610	21,402	3.17	11,995
Second quintile	38,223	3.22	21,094	40,137	3.24	22,057
Third quintile	53,608	3.25	29,424	56,112	3.23	30,876
Fourth quintile	70,821	3.10	39,860	72,950	3.10	40,923
Highest quintile	112,148	2.81	66,677	112,385	2.83	66,754

Table 7.4

Average Income by Adjusted After-Tax Income Quintiles, Showing Adjustment for Family Size, Canada, 1990-1999

	After-tax income					
	Unadjusted average (\$)	Average family size	Adjusted average (\$)	Unadjusted average (\$)	Average family size	Adjusted average (\$)
	1999			1998		
Total – Economic families, 2 persons or more	51,473	3.09	29,393	50,539	3.10	28,863
Lowest quintile	20,600	3.18	11,530	19,657	3.19	10,936
Second quintile	34,994	3.15	19,681	34,030	3.13	19,155
Third quintile	47,033	3.15	26,286	46,107	3.20	25,567
Fourth quintile	61,250	3.12	34,283	59,850	3.13	33,501
Highest quintile	93,502	2.85	55,196	93,056	2.86	55,162
	1997			1996		
Total – Economic families, 2 persons or more	48,744	3.10	27,875	47,750	3.11	27,317
Lowest quintile	19,173	3.20	10,692	19,157	3.23	10,571
Second quintile	32,966	3.16	18,490	32,637	3.16	18,301
Third quintile	44,781	3.19	24,855	44,495	3.22	24,637
Fourth quintile	58,186	3.13	32,537	56,986	3.10	32,107
Highest quintile	88,640	2.83	52,819	85,482	2.82	50,974
	1995			1994		
Total – Economic families, 2 persons or more	46,967	3.07	27,098	47,110	3.09	27,034
Lowest quintile	19,648	3.21	10,987	19,697	3.18	11,038
Second quintile	32,844	3.17	18,414	33,506	3.21	18,614
Third quintile	43,258	3.12	24,358	44,123	3.21	24,457
Fourth quintile	55,746	3.07	31,544	56,175	3.07	31,810
Highest quintile	83,346	2.77	50,191	82,064	2.77	49,261
	1993			1992		
Total – Economic families, 2 persons or more	46,528	3.10	26,647	47,465	3.08	27,358
Lowest quintile	19,155	3.17	10,771	19,372	3.17	10,948
Second quintile	32,306	3.19	18,061	33,437	3.18	18,692
Third quintile	43,532	3.23	23,999	44,490	3.22	24,626
Fourth quintile	55,635	3.11	31,284	56,336	3.06	32,038
Highest quintile	82,023	2.79	49,125	83,699	2.78	50,494
	1991			1990		
Total – Economic families, 2 persons or more	47,415	3.12	27,063	48,603	3.12	27,718
Lowest quintile	19,758	3.22	10,987	20,041	3.17	11,278
Second quintile	33,179	3.22	18,450	34,685	3.24	19,206
Third quintile	44,098	3.25	24,288	45,921	3.23	25,377
Fourth quintile	56,271	3.10	31,751	58,087	3.10	32,640
Highest quintile	83,786	2.81	49,849	84,309	2.83	50,107

Chapter 8: Low Income

A person in low income is someone whose family income falls below Statistics Canada's low income cutoffs (LICOs). The cutoffs reflect an income level at which a family is likely to spend significantly more of its income on food, shelter and clothing than the average family.

Low income cutoffs have been calculated using both total income (that is, income after transfers but before taxes) and after-tax income. Although both sets of cutoffs and rates have been available for many years, the after-tax rates were not highlighted because they were published several months later than those based on total income. Starting with reference year 1998, the two sets are available simultaneously.

The analysis below is based on after-tax low income information. After broad-based consultation, it was the view that this measure was preferable for two main reasons. First, income taxes and transfers are essentially two methods of income redistribution. The before-tax rates only partly reflect the redistributive impact of Canada's tax/transfer system, by including the effect of transfers but not the effect of income taxes. Second, since the purchase of necessities is made with after-tax dollars, it is logical to use people's after-tax income to draw conclusions about their overall economic well-being.

However, some data users prefer to use low income rates and levels based on total income, and Statistics Canada continues to publish this information, in the electronic version of this publication. For more information, see "Notes and Definitions".

When is someone counted as being in low income? Low income cutoffs depend on family size since larger families need more income. The cutoffs also take into account the varying costs by community size. In 1999, a family of four living in a city of half a million or more would be counted as low income if its after-tax income fell below \$28,392. For the same family living in a rural area, the cutoff was \$18,615.

Fewer families in low income in 1999

An estimated 723,000 families were in low income in 1999, down from 737,000 in 1998. The low income rate also declined, from 8.9% in 1998 to 8.6% in 1999, the lowest rate for economic families since 1990 (8.5%).

The situation of families below the low income cutoff in 1999 showed some improvement. Families in low income would have needed, on average, an additional \$6,262 in after-tax dollars to reach the low income cutoff. In relative terms, the gap was 29.6%. In 1998, the income gap for low income families averaged \$6,690 or 31.6%.

Among unattached individuals, 1,280,000 or 29.9% were in low income in 1999, virtually the same as in 1998. Unattached individuals in low income would have needed, on average, an extra \$5,047 to reach the low income cutoff in 1999. In relative terms, their low income "gap" was 37.1%, slightly worse than the 36.7% gap in 1998.

Low income varies, depending on family type and number of earners

The low income rate for non-elderly families was 9.6% in 1999, virtually unchanged from 9.7% the previous year. However, the average rate conceals large differences by family type and number of earners in the family. Only 6.1% of non-elderly married couples with no children at home were in low income in 1999. Their low income rate rose to 31.8% if both partners were non-earners in 1999, and dropped to 1.9% if both received earnings. For the 3,111,000 two-parent families with children, the average low income rate was 7.3%. A clear majority of these two-parent families (1,932,000) had two earners in 1999; the low income rate for this group was 3.7%, unchanged from 1998. Of the estimated 517,000 two-parent families with one earner, 19.1% were in low income, compared with 18.5% the previous year.

Although relatively few in number, 77.4% of the 63,000 families with no earners experienced low income in 1999.

Low income rate for lone-parent families remains high

The low income rate for lone-parent families remained virtually unchanged in 1999, at 36.9%. Of the 570,000 lone-parent families headed by women, 41.3% were in low income in 1999, up from 40.4% in 1998. Three out of every four lone-parent families headed by women had earnings in 1999. While the low income rate of female lone-parent families with earnings was three times the average for all families (25.5% versus 8.6%), they fared much better than lone mothers without earnings; 90.9% of the latter experienced low income in 1999.

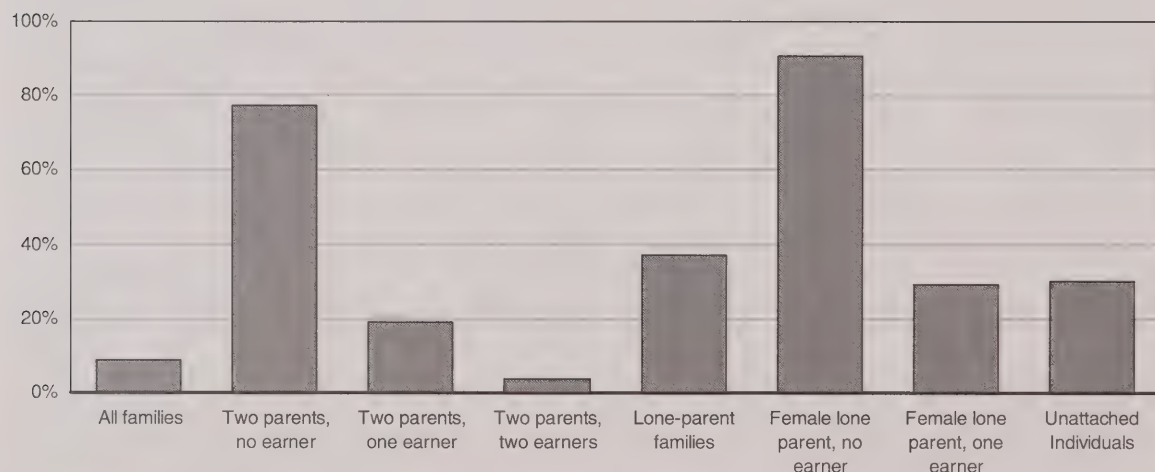
Low income rate for persons also drops

In 1999, 11.8% of all Canadians were living in low income families (about 3.6 million persons), down 0.3 percentage points from 1998. After climbing throughout the early 1990s, the prevalence of low income peaked in 1996, at 14.0%, and has declined over the last three years. Low income is more prevalent among women than men, 12.6% versus 10.9% in 1999.

About 962,000 children under 18 were in low income families in 1999, down from 978,000 in 1998. The proportion of children living in low income families has been falling since 1996, when it peaked at 16.8% on an after-tax income basis. The rate then fell to 13.9% in 1998 and 13.7% in 1999.

Chart 8.1

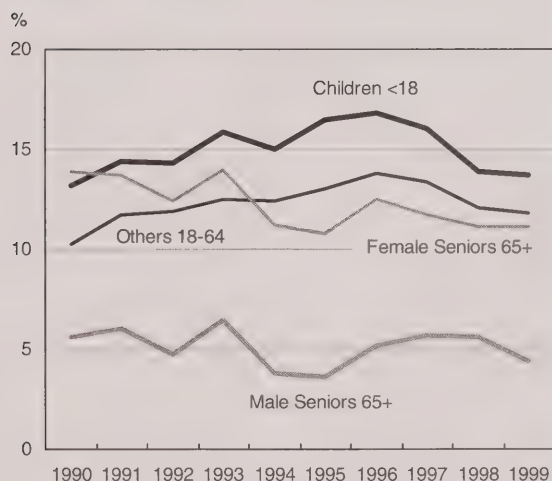
Majority of Families with No Earner in 1999 were in low income



Among seniors aged 65 and over, low income rates and trends vary by gender. For senior women, the 1990s have generally been a decade of moderate declines in low income. The rate in 1999 was 11.1%, unchanged from 1998 and down from 13.9% in 1990. Among senior men, rates were lower. In 1999, 4.4% of men aged 65 and over were in low income. However, seniors living on their own, as unattached individuals, did not fare as well as those living in families: 21.7% were in low income in 1999, compared with only 1.8% of seniors living in an economic family. The rate was 23.6% for unattached older women, 16.6% for men.

People in the 18 to 64 age range account for about half of the low income population. Their low income picture mirrors the average for the population at large. Thus, 11.8% of this age group was in low income in 1999.

Chart 8.2
Low Income Rate of Children Dropped in 1998 but Still Higher than Other Age Groups



Crossing the line

A family's income often changes substantially over time. A breadwinner may lose a job, a second family member may enter the labour market. The family itself may experience a change, such as marital separation, which affects income. The birth of a child, an older relative joining the household or even a move to a larger city can affect income needs. Such changes can cause a family to "cross the line", moving into or out of low income.

Of all persons in low income in 1998, one-third were no longer below the line in 1999, while the remaining two-thirds stayed in low income both years. Despite the reduction in the overall low income rates in 1999, many people dropped below the low income cutoff that year. Specifically, of all people in low income in 1999, 30% had not been in low income the year before. In short, there is clearly some turnover in the low income population from one year to the next. At least for some, low income is not a persistent state. However, this level of turnover also means that, over a longer period, the number of people experiencing low income is much greater than one might conclude based on annual low income rates.

Low income touches more than one in five people over a six-year period

A quarter of all Canadians (24.1%) experienced low income at some time between 1993 and 1998. This reflects the fact that, for some, low income is a transitory experience. About 8.0% experienced one year of low income and 4.8% experienced two years (not necessarily consecutive). At the other extreme, 3.3% of the population were in low income throughout the full six years. Among all those below the cutoff at some time during the six-year period, the average spent just under three years in low income.

Among children under age 18, 29.0% were in families that experienced low income at some time over the 1993-1998 period. About 9.4% were in low income for one year, 3.5% for all six years. At 2.8, the average number of years in low income for children was about the same as the average for all persons.

Chart 8.3

Proportion Experiencing Low Income at Some Time Between 1993 and 1998



Table 8.1

Persons in Low Income After Tax (92 LICOs Base), Showing Prevalence and Estimated Number, Canada and Provinces, 1990-99

	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
	Prevalence of low income (%)									
CANADA										
All persons	11.0	12.2	12.2	13.1	12.5	13.2	14.0	13.5	12.1	11.8
Under 18 years of age	13.2	14.4	14.3	15.9	15.0	16.5	16.8	16.0	13.9	13.7
18 to 64	10.3	11.7	11.9	12.5	12.4	13.0	13.8	13.4	12.1	11.8
65 and over	10.3	10.4	9.1	10.8	8.0	7.7	9.3	9.1	8.7	8.2
Males	9.7	11.2	11.2	12.0	11.3	12.3	13.2	12.5	11.3	10.9
Under 18 years of age	12.7	14.6	14.5	15.5	14.6	16.3	17.1	16.1	14.4	14.0
18 to 64	9.1	10.6	10.9	11.4	11.2	12.2	13.0	12.2	11.0	10.9
65 and over	5.6	6.0	4.7	6.5	3.8	3.6	5.2	5.7	5.6	4.4
Females	12.4	13.3	13.2	14.3	13.7	14.1	14.8	14.5	12.9	12.6
Under 18 years of age	13.7	14.2	14.1	16.3	15.4	16.8	16.4	16.0	13.4	13.5
18 to 64	11.6	12.8	13.0	13.6	13.6	13.9	14.7	14.5	13.1	12.7
65 and over	13.9	13.7	12.4	14.0	11.2	10.8	12.5	11.7	11.1	11.1
Economic family persons	8.5	9.4	9.5	10.4	9.8	10.6	11.1	10.5	9.1	8.8
Males	7.5	8.6	8.6	9.3	8.8	9.8	10.4	9.7	8.5	8.2
Females	9.5	10.1	10.3	11.5	10.7	11.4	11.7	11.4	9.7	9.4
Elderly persons	2.3	2.4	2.4	3.3	2.1	1.7	2.5	3.2	3.0	1.8
Males	2.4	2.5	2.4	3.5	1.9	1.8	2.2	2.9	2.5	1.3
Females	2.0	2.4	2.4	3.1	2.2	1.6	2.7	3.5	3.5	2.2
Persons under 18 years of age	13.2	14.4	14.3	15.9	15.0	16.5	16.8	16.0	13.9	13.7
In two-parent families	7.8	8.8	8.3	9.9	9.3	10.8	11.1	10.4	8.5	8.3
In female lone-parent families	50.6	53.8	47.8	48.6	48.7	51.5	52.3	50.4	43.6	45.1
In all other economic families ¹	19.0	15.2	18.8	18.2	24.4	19.9	20.6	23.6	22.8	18.8
Persons 18 to 64 years of age	7.2	8.1	8.3	8.9	8.6	9.3	9.9	9.2	8.0	7.8
Males	5.7	6.7	6.7	7.2	7.2	8.0	8.6	7.8	6.7	6.7
Females	8.6	9.4	9.8	10.5	9.9	10.5	11.1	10.6	9.1	8.8
Unattached Individuals	28.2	30.8	30.5	30.9	30.4	30.5	32.6	31.9	30.1	29.9
Males	24.9	28.2	28.5	29.0	27.5	29.1	30.9	30.1	28.2	27.6
Females	31.3	33.2	32.6	32.8	33.4	31.9	34.2	33.6	31.9	32.1
Elderly Persons	26.9	26.9	24.3	26.3	20.7	21.1	23.7	21.3	20.4	21.7
Males	19.3	21.0	15.6	19.0	12.1	11.9	17.5	16.5	17.3	16.6
Females	29.3	28.9	27.1	28.8	23.6	24.2	25.8	23.1	21.6	23.6
Persons under 65 year of age	28.7	32.2	32.7	32.7	34.0	34.0	36.1	36.0	33.8	33.0
Males	25.8	29.4	30.4	30.6	29.9	31.9	33.3	32.6	30.1	29.6
Females	32.6	35.9	36.2	35.6	40.1	37.0	40.1	40.8	38.8	37.8

¹ Includes persons under 18 years of age in elderly families.

Table 8.1

Persons in Low Income After Tax (92 LICOs Base), Showing Prevalence and Estimated Number, Canada and Provinces, 1990-99

	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
	Estimated number ('000)									
CANADA										
All persons	3,010	3,385	3,429	3,744	3,612	3,868	4,119	4,013	3,629	3,569
Under 18 years of age	893	986	988	1,106	1,048	1,158	1,186	1,131	978	962
18 to 64	1,812	2,083	2,156	2,292	2,301	2,450	2,611	2,561	2,338	2,307
65 and over	304	315	285	346	263	260	322	321	313	300
Males	1,313	1,535	1,560	1,691	1,619	1,785	1,925	1,841	1,675	1,637
Under 18 years of age	441	512	512	551	522	585	622	582	519	501
18 to 64	801	945	985	1,050	1,042	1,148	1,224	1,172	1,069	1,066
65 and over	71	78	63	90	54	52	78	87	87	70
Females	1,697	1,850	1,868	2,052	1,993	2,083	2,194	2,172	1,953	1,932
Under 18 years of age	452	474	476	554	526	574	563	549	459	461
18 to 64	1,011	1,138	1,171	1,242	1,258	1,302	1,387	1,388	1,269	1,241
65 and over	234	238	222	256	209	208	244	234	225	230
Economic family persons	2,018	2,255	2,313	2,565	2,446	2,686	2,822	2,702	2,349	2,289
Males	885	1,031	1,037	1,134	1,092	1,231	1,314	1,227	1,082	1,050
Females	1,133	1,223	1,275	1,431	1,354	1,454	1,508	1,474	1,267	1,239
Elderly persons	45	50	51	71	47	40	57	75	73	44
Males	25	26	26	38	22	21	27	35	31	17
Females	19	24	25	32	25	18	30	40	42	27
Persons under 18 years of age	893	986	988	1,106	1,048	1,158	1,186	1,131	978	962
In two-parent families	447	505	475	563	541	630	653	609	488	481
In female lone-parent families	396	445	466	495	434	476	473	449	416	422
In all other economic families ¹	50	36	47	48	73	52	59	73	74	59
Persons 18 to 64 years of age	1,081	1,219	1,274	1,389	1,351	1,488	1,579	1,496	1,298	1,283
Males	419	493	499	544	548	626	665	610	531	532
Females	662	726	775	845	803	862	914	885	767	751
Unattached Individuals	991	1,130	1,116	1,178	1,166	1,182	1,297	1,311	1,280	1,280
Males	428	503	523	557	527	553	611	614	594	586
Females	563	627	593	621	640	628	686	697	686	693
Elderly Persons	260	265	234	275	217	220	265	246	240	256
Males	46	52	37	51	32	31	51	52	56	53
Females	214	214	197	224	185	189	214	194	184	204
Persons under 65 year of age	731	865	882	903	950	962	1,032	1,065	1,040	1,023
Males	382	452	486	506	495	522	559	562	538	534
Females	349	413	396	397	455	439	472	503	502	490

¹ Includes persons under 18 years of age in elderly families.

Table 8.1

Persons in Low Income After Tax (92 LICOs Base), Showing Prevalence and Estimated Number, Canada and Provinces, 1990-99

	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
	Prevalence of low income (%)									
NEWFOUNDLAND										
All persons	11.9	11.7	14.6	13.0	14.0	15.7	14.2	13.2	13.7	14.2
Under 18 years of age	17.1	15.2	19.8	16.5	18.9	20.6	19.3	17.9	18.5	19.3
18 to 64	10.4	11.3	13.5	12.9	13.5	16.2	14.3	13.5	13.8	14.0
65 and over	5.7	--	7.3	--	--	--	--	--	--	4.8
Males	10.0	10.7	13.8	12.4	12.9	14.4	14.3	13.4	13.7	13.3
Under 18 years of age	15.1	13.8	20.1	16.2	18.3	19.2	21.1	20.7	21.1	20.0
18 to 64	8.7	10.3	12.6	11.9	12.5	14.5	13.4	12.5	13.1	12.9
65 and over	--	--	--	--	--	--	--	--	--	--
Females	13.7	12.8	15.4	13.7	15.1	16.9	14.1	13.0	13.7	15.0
Under 18 years of age	19.3	16.8	19.6	16.8	19.5	22.0	17.4	15.0	15.9	18.6
18 to 64	12.1	12.4	14.4	14.0	14.6	17.8	15.3	14.6	14.7	15.1
65 and over	--	--	10.7	--	--	--	--	--	--	8.2
Economic family persons	11.1	10.5	13.5	11.4	13.1	14.6	12.8	11.3	11.8	11.3
Males	9.3	9.4	12.5	10.4	12.1	13.4	12.9	11.5	11.9	10.6
Females	12.9	11.6	14.4	12.4	14.2	15.8	12.8	11.1	11.6	12.0
Elderly persons	--	--	--	--	--	--	--	--	--	--
Males	--	--	--	--	--	--	--	--	--	--
Females	--	--	--	--	--	--	--	--	--	--
Persons under 18 years of age	17.1	15.2	19.8	16.5	18.9	20.6	19.3	17.9	18.5	19.3
In two-parent families	12.2	11.2	14.1	11.9	14.0	15.4	15.4	12.6	13.6	12.7
In female lone-parent families	69.5	63.6	64.8	57.7	58.5	65.4	63.8	63.5	57.9	61.3
In all other economic families ¹	--	--	--	--	--	--	--	--	--	--
Persons 18 to 64 years of age	9.4	9.3	11.8	10.3	12.1	13.9	11.8	10.1	10.7	9.8
Males	7.4	8.1	10.4	8.9	10.9	12.6	10.8	9.1	10.0	8.3
Females	11.3	10.6	13.2	11.8	13.3	15.3	12.8	11.1	11.4	11.2
Unattached Individuals	24.5	30.8	29.2	33.9	27.1	31.3	29.9	35.1	35.7	39.3
Males	23.5	31.3	31.0	37.3	26.8	31.9	31.3	35.0	35.5	37.2
Females	25.4	30.2	27.4	30.3	27.3	30.7	28.5	35.1	35.9	41.2
Elderly Persons	--	--	--	--	--	--	--	--	--	16.2
Males	--	--	--	--	--	--	--	--	--	--
Females	--	--	--	--	--	--	--	--	--	23.3
Persons under 65 year of age	25.8	36.8	33.6	43.5	35.7	49.6	41.4	48.8	47.6	49.4
Males	24.9	36.1	34.4	42.6	33.8	39.9	37.1	40.8	42.0	46.2
Females	--	37.6	32.4	44.9	38.1	61.8	47.0	61.0	54.8	53.7

¹ Includes persons under 18 years of age in elderly families.

Table 8.1

Persons in Low Income After Tax (92 LICOs Base), Showing Prevalence and Estimated Number, Canada and Provinces, 1990-99

	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
	Estimated number ('000)									
NEWFOUNDLAND										
All persons	68	68	84	75	80	89	79	73	75	77
Under 18 years of age	28	24	30	25	28	28	26	23	23	23
18 to 64	38	41	50	48	50	60	52	49	50	50
65 and over	3	--	4	--	--	--	--	--	--	3
Males	29	31	40	36	37	41	40	37	37	36
Under 18 years of age	13	11	16	12	14	14	15	14	13	12
18 to 64	16	19	23	23	24	27	25	23	24	23
65 and over	--	--	--	--	--	--	--	--	--	--
Females	39	37	44	39	43	48	39	36	38	41
Under 18 years of age	15	13	15	12	14	15	11	10	10	11
18 to 64	22	22	26	26	27	33	28	27	26	27
65 and over	--	--	3	--	--	--	--	--	--	3
Economic family persons	60	57	72	61	71	77	66	57	59	55
Males	25	26	34	28	33	36	33	29	30	26
Females	35	31	38	33	38	41	33	28	29	29
Elderly persons	--	--	--	--	--	--	--	--	--	--
Males	--	--	--	--	--	--	--	--	--	--
Females	--	--	--	--	--	--	--	--	--	--
Persons under 18 years of age	28	24	30	25	28	28	26	23	23	23
In two-parent families	17	16	18	15	18	18	18	14	14	13
In female lone-parent families	9	7	11	8	8	10	8	9	8	10
In all other economic families ¹	--	--	--	--	--	--	--	--	--	--
Persons 18 to 64 years of age	32	32	40	36	42	49	40	33	35	32
Males	13	14	18	15	19	22	18	15	16	13
Females	19	18	23	20	23	27	22	19	19	18
Unattached Individuals	8	11	12	14	9	11	13	16	16	22
Males	4	5	6	8	4	5	7	8	7	10
Females	4	6	6	6	5	6	6	8	9	12
Elderly Persons	--	--	--	--	--	--	--	--	--	3
Males	--	--	--	--	--	--	--	--	--	--
Females	--	--	--	--	--	--	--	--	--	3
Persons under 65 year of age	6	10	10	13	8	11	13	16	15	19
Males	3	5	6	7	4	5	7	8	7	10
Females	--	4	4	5	4	6	6	8	7	9

¹ Includes persons under 18 years of age in elderly families.

Table 8.1

Persons in Low Income After Tax (92 LICOs Base), Showing Prevalence and Estimated Number, Canada and Provinces, 1990-99

	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Prevalence of low income (%)										
PRINCE EDWARD ISLAND										
All persons	6.6	8.5	7.3	5.0	6.4	7.6	8.9	8.6	7.4	8.4
Under 18 years of age	7.7	10.5	9.7	4.8	7.6	9.0	9.1	10.4	7.1	9.4
18 to 64	6.6	8.5	7.1	5.9	6.5	7.5	9.4	8.8	8.0	8.9
65 and over	--	--	--	--	--	--	--	--	--	--
Males	6.0	7.8	7.1	4.9	5.9	6.7	8.3	7.2	7.5	8.2
Under 18 years of age	8.8	11.4	9.0	--	--	--	8.5	--	8.6	10.0
18 to 64	5.3	7.0	7.0	5.5	5.8	6.8	9.6	7.9	7.8	8.2
65 and over	--	--	--	--	--	--	--	--	--	--
Females	7.2	9.1	7.6	5.2	6.8	8.4	9.5	10.0	7.3	8.6
Under 18 years of age	--	9.5	10.5	--	--	10.3	9.9	12.4	--	--
18 to 64	7.8	10.0	7.3	6.4	7.1	8.2	9.2	9.7	8.2	9.6
65 and over	--	--	--	--	--	--	--	--	--	--
Economic family persons	5.1	6.1	5.4	3.0	4.5	5.6	6.2	6.0	5.0	5.8
Males	4.9	5.6	4.5	2.8	3.6	4.5	5.5	4.4	4.9	5.5
Females	5.3	6.7	6.2	3.2	5.3	6.5	7.0	7.6	5.1	6.1
Elderly persons	--	--	--	--	--	--	--	--	--	--
Males	--	--	--	--	--	--	--	--	--	--
Females	--	--	--	--	--	--	--	--	--	--
Persons under 18 years of age	7.7	10.5	9.7	4.8	7.6	9.0	9.1	10.4	7.1	9.4
In two-parent families	--	6.6	6.1	--	--	5.4	6.3	--	--	5.9
In female lone-parent families	--	40.7	--	--	38.7	--	--	44.3	--	--
In all other economic families ¹	--	--	--	--	--	--	--	--	--	--
Persons 18 to 64 years of age	4.3	4.8	3.7	2.6	3.5	4.7	5.5	4.7	4.3	4.7
Males	--	--	--	--	--	--	4.9	--	--	--
Females	5.2	6.3	4.8	--	4.8	5.8	6.0	6.1	5.0	5.5
Unattached Individuals	19.4	29.1	23.4	22.5	20.7	25.6	30.5	28.1	24.8	26.5
Males	--	30.0	28.9	23.9	25.0	27.7	32.9	28.2	26.3	27.6
Females	22.4	28.4	--	21.3	--	23.7	28.5	27.9	23.2	25.5
Elderly Persons	--	--	--	--	--	--	--	--	--	--
Males	--	--	--	--	--	--	--	--	--	--
Females	--	--	--	--	--	--	--	--	--	--
Persons under 65 year of age	23.2	38.1	32.7	32.9	28.2	32.7	39.7	36.7	32.4	35.1
Males	--	34.8	34.3	30.7	29.6	31.2	38.9	31.8	28.9	30.3
Females	--	42.0	--	--	--	--	40.8	45.2	38.7	42.0

¹ Includes persons under 18 years of age in elderly families.

Table 8.1

Persons in Low Income After Tax (92 LICOs Base), Showing Prevalence and Estimated Number, Canada and Provinces, 1990-99

	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
	Estimated number ('000)									
PRINCE EDWARD ISLAND										
All persons	9	11	10	7	9	10	12	12	10	11
Under 18 years of age	3	4	3	2	3	3	3	4	2	3
18 to 64	5	7	6	5	5	6	8	7	7	8
65 and over	--	--	--	--	--	--	--	--	--	--
Males	4	5	5	3	4	5	6	5	5	6
Under 18 years of age	2	2	2	--	--	--	2	--	2	2
18 to 64	2	3	3	2	2	3	4	3	3	3
65 and over	--	--	--	--	--	--	--	--	--	--
Females	5	6	5	3	5	6	7	7	5	6
Under 18 years of age	--	2	2	--	--	2	2	2	--	--
18 to 64	3	4	3	3	3	3	4	4	3	4
65 and over	--	--	--	--	--	--	--	--	--	--
Economic family persons	6	7	6	4	5	7	8	7	6	7
Males	3	3	3	2	2	3	3	3	3	3
Females	3	4	4	2	3	4	4	5	3	4
Elderly persons	--	--	--	--	--	--	--	--	--	--
Males	--	--	--	--	--	--	--	--	--	--
Females	--	--	--	--	--	--	--	--	--	--
Persons under 18 years of age	3	4	3	2	3	3	3	4	2	3
In two-parent families	--	2	2	--	--	2	2	--	--	2
In female lone-parent families	--	2	--	--	2	--	--	2	--	--
In all other economic families ¹	--	--	--	--	--	--	--	--	--	--
Persons 18 to 64 years of age	3	3	3	2	3	3	4	3	3	3
Males	--	--	--	--	--	--	2	--	--	--
Females	2	2	2	--	2	2	2	2	2	2
Unattached Individuals	3	4	3	3	3	3	5	4	4	5
Males	--	2	2	2	2	2	2	2	2	2
Females	2	2	--	2	--	2	2	2	2	2
Elderly Persons	--	--	--	--	--	--	--	--	--	--
Males	--	--	--	--	--	--	--	--	--	--
Females	--	--	--	--	--	--	--	--	--	--
Persons under 65 year of age	2	3	3	3	3	3	4	4	4	4
Males	--	2	2	2	2	2	2	2	2	2
Females	--	2	--	--	--	--	2	2	2	2

¹ Includes persons under 18 years of age in elderly families.

Table 8.1

Persons in Low Income After Tax (92 LICOs Base), Showing Prevalence and Estimated Number, Canada and Provinces, 1990-99

	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
	Prevalence of low income (%)									
NOVA SCOTIA										
All persons	8.4	10.1	10.5	12.3	12.6	13.4	13.5	13.8	13.8	12.2
Under 18 years of age	10.9	14.3	11.8	17.7	15.9	18.1	17.3	18.9	15.7	13.7
18 to 64	8.4	9.3	10.8	11.5	13.3	13.5	13.7	13.6	14.8	12.9
65 and over	--	5.8	6.9	5.3	--	4.1	5.2	5.5	5.2	6.0
Males	7.0	8.1	9.8	11.4	12.2	13.2	10.9	10.9	11.0	11.3
Under 18 years of age	9.9	12.7	12.5	18.1	17.5	19.3	15.9	16.8	14.3	14.3
18 to 64	6.9	7.2	9.9	10.2	11.9	12.8	10.7	10.1	11.1	11.7
65 and over	--	--	--	--	--	--	--	--	--	--
Females	9.8	12.1	11.2	13.1	13.0	13.6	15.9	16.6	16.4	13.1
Under 18 years of age	12.1	16.0	11.0	17.3	14.3	16.9	18.8	21.0	17.1	13.1
18 to 64	9.8	11.4	11.6	12.9	14.8	14.2	16.6	17.0	18.4	14.1
65 and over	--	8.2	9.9	6.9	--	--	8.2	7.8	6.3	8.5
Economic family persons	7.0	8.5	7.7	10.7	10.3	11.1	10.7	11.3	10.7	9.2
Males	5.5	7.0	6.8	9.6	9.6	10.2	8.5	9.0	8.9	8.8
Females	8.4	10.1	8.5	11.9	10.9	12.0	12.9	13.4	12.5	9.6
Elderly persons	--	--	--	--	--	--	--	--	--	--
Males	--	--	--	--	--	--	--	--	--	--
Females	--	--	--	--	--	--	--	--	--	--
Persons under 18 years of age	10.9	14.3	11.8	17.7	15.9	18.1	17.3	18.9	15.7	13.7
In two-parent families	4.2	7.0	4.9	8.4	8.3	9.6	8.4	7.2	6.0	6.4
In female lone-parent families	49.6	58.0	52.1	64.5	54.1	63.4	64.3	71.8	67.9	55.2
In all other economic families ¹	--	--	--	--	--	--	--	--	--	--
Persons 18 to 64 years of age	6.1	7.1	6.9	9.2	9.4	9.6	9.4	9.3	10.0	8.5
Males	4.2	5.3	5.2	7.1	7.5	7.5	6.5	6.5	7.5	7.6
Females	7.9	8.9	8.5	11.3	11.2	11.5	12.2	11.9	12.3	9.4
Unattached Individuals	19.6	23.8	32.7	23.8	29.9	32.2	32.6	30.1	32.0	30.0
Males	18.5	20.0	34.3	26.0	31.8	37.6	29.3	24.1	24.7	26.8
Females	20.6	26.6	31.3	21.9	28.1	26.9	35.4	35.1	38.2	32.9
Elderly Persons	--	15.8	19.1	14.9	--	--	14.6	10.5	11.1	14.8
Males	--	--	--	--	--	--	--	--	--	--
Females	--	17.8	22.5	15.8	--	--	18.3	14.2	--	17.5
Persons under 65 year of age	24.1	28.5	39.9	28.2	40.5	42.9	41.3	39.4	40.4	36.6
Males	22.1	22.8	40.7	28.8	36.9	44.3	35.1	29.8	28.8	30.6
Females	27.0	34.7	38.8	27.3	45.8	40.7	48.7	50.3	53.4	44.2

¹ Includes persons under 18 years of age in elderly families.

Table 8.1

Persons in Low Income After Tax (92 LICOs Base), Showing Prevalence and Estimated Number, Canada and Provinces, 1990-99

	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Estimated number ('000)										
NOVA SCOTIA										
All persons	75	91	96	112	116	124	124	128	127	113
Under 18 years of age	24	32	26	39	35	40	37	41	33	29
18 to 64	47	53	62	67	78	79	81	80	88	77
65 and over	--	6	8	6	--	5	6	6	6	7
Males	31	36	44	51	56	60	49	49	50	51
Under 18 years of age	11	14	14	20	20	21	18	19	15	15
18 to 64	19	20	29	29	35	38	31	30	33	34
65 and over	--	--	--	--	--	--	--	--	--	--
Females	45	55	52	61	60	64	75	78	77	62
Under 18 years of age	13	17	12	19	15	18	20	22	18	13
18 to 64	28	33	33	38	43	42	50	51	56	43
65 and over	--	5	6	4	--	--	5	5	4	6
Economic family persons	55	69	62	87	84	91	86	90	85	73
Males	21	28	27	38	39	41	34	36	35	34
Females	34	41	34	48	45	50	52	54	50	39
Elderly persons	--	--	--	--	--	--	--	--	--	--
Males	--	--	--	--	--	--	--	--	--	--
Females	--	--	--	--	--	--	--	--	--	--
Persons under 18 years of age	24	32	26	39	35	40	37	41	33	29
In two-parent families	8	13	9	15	15	17	15	12	10	11
In female lone-parent families	14	18	16	23	18	22	21	25	20	15
In all other economic families ¹	--	--	--	--	--	--	--	--	--	--
Persons 18 to 64 years of age	30	36	35	47	48	50	48	47	50	43
Males	10	13	13	18	19	19	16	16	18	18
Females	20	23	22	29	29	31	32	31	32	25
Unattached Individuals	20	22	34	25	32	33	38	38	43	40
Males	9	8	17	13	17	19	15	14	15	17
Females	11	14	17	12	16	14	23	24	27	23
Elderly Persons	--	5	7	5	--	--	6	4	4	6
Males	--	--	--	--	--	--	--	--	--	--
Females	--	5	6	4	--	--	5	4	--	5
Persons under 65 year of age	17	17	27	20	30	30	32	34	38	34
Males	9	7	16	12	16	19	15	14	14	16
Females	8	10	12	8	14	11	17	20	24	18

¹ Includes persons under 18 years of age in elderly families.

Table 8.1

Persons in Low Income After Tax (92 LICOs Base), Showing Prevalence and Estimated Number, Canada and Provinces, 1990-99

	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
	Prevalence of low income (%)									
NEW BRUNSWICK										
All persons	10.2	10.0	10.0	10.3	11.8	11.9	10.3	11.3	10.5	10.1
Under 18 years of age	13.3	14.6	12.4	14.0	15.1	19.5	13.1	13.7	13.8	13.5
18 to 64	9.8	9.2	10.1	10.0	11.7	10.9	10.5	12.1	10.7	10.1
65 and over	5.5	4.7	4.3	4.4	5.4	--	4.2	--	3.3	4.1
Males	9.0	9.0	9.4	9.4	10.4	11.1	9.4	10.5	10.1	9.6
Under 18 years of age	12.9	14.5	12.3	13.8	16.6	20.1	12.8	14.2	15.0	13.6
18 to 64	8.2	7.7	9.5	9.0	9.3	9.3	9.2	10.6	10.0	9.5
65 and over	--	--	--	--	--	--	--	--	--	--
Females	11.4	11.1	10.6	11.1	13.1	12.7	11.3	12.1	10.8	10.6
Under 18 years of age	13.6	14.8	12.5	14.2	13.6	18.8	13.4	13.2	12.6	13.4
18 to 64	11.4	10.7	10.8	11.0	14.1	12.6	11.9	13.6	11.4	10.8
65 and over	7.0	5.9	6.1	6.5	7.5	--	5.1	--	5.3	5.8
Economic family persons	8.5	8.6	8.1	8.5	9.5	10.8	8.3	9.4	8.5	8.3
Males	7.3	7.5	7.3	7.5	8.6	10.1	7.1	8.2	7.8	7.2
Females	9.6	9.6	9.0	9.5	10.4	11.6	9.5	10.6	9.2	9.3
Elderly persons	--	--	--	--	--	--	--	--	--	--
Males	--	--	--	--	--	--	--	--	--	--
Females	--	--	--	--	--	--	--	--	--	--
Persons under 18 years of age	13.3	14.6	12.4	14.0	15.1	19.5	13.1	13.7	13.8	13.5
In two-parent families	6.7	7.9	5.9	7.0	7.8	11.7	6.3	6.0	6.8	7.2
In female lone-parent families	54.8	56.6	64.6	64.3	57.3	64.1	57.5	58.7	50.5	50.0
In all other economic families ¹	--	--	--	--	--	--	--	--	--	--
Persons 18 to 64 years of age	7.5	7.0	7.4	7.3	8.5	8.8	7.5	9.0	7.6	7.3
Males	5.8	5.3	5.9	5.8	6.4	7.1	5.6	6.8	6.0	5.6
Females	9.1	8.6	8.8	8.8	10.5	10.3	9.2	11.0	9.1	8.9
Unattached Individuals	26.8	24.1	27.1	26.6	28.6	21.0	27.7	27.6	27.1	24.0
Males	25.8	24.0	28.9	27.9	24.3	20.6	30.6	31.0	31.2	28.3
Females	27.8	24.2	25.3	25.3	32.6	21.3	25.2	24.5	23.5	20.0
Elderly Persons	18.8	14.7	13.9	13.8	15.3	--	11.4	--	9.5	10.1
Males	--	--	--	--	--	--	--	--	--	--
Females	17.4	--	16.7	14.7	16.7	--	--	--	11.6	11.1
Persons under 65 year of age	30.5	28.4	33.1	34.0	35.5	30.1	35.1	37.1	36.0	31.4
Males	26.2	26.6	33.1	31.5	27.3	25.5	32.9	34.9	35.8	32.1
Females	37.1	30.5	33.0	38.2	47.0	36.2	38.1	40.7	36.3	30.2

¹ Includes persons under 18 years of age in elderly families.

Table 8.1

Persons in Low Income After Tax (92 LICOs Base), Showing Prevalence and Estimated Number, Canada and Provinces, 1990-99

	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Estimated number ('000)										
NEW BRUNSWICK										
All persons	75	74	74	77	88	89	77	84	78	76
Under 18 years of age	25	27	22	25	27	34	23	24	23	23
18 to 64	45	43	48	47	56	53	51	58	52	49
65 and over	5	4	4	4	5	--	4	--	3	4
Males	33	33	34	35	38	41	35	38	37	35
Under 18 years of age	12	14	11	13	15	18	11	12	13	12
18 to 64	19	18	22	21	22	22	22	26	24	23
65 and over	--	--	--	--	--	--	--	--	--	--
Females	42	41	40	42	49	48	43	46	41	40
Under 18 years of age	12	13	11	13	12	16	11	11	11	11
18 to 64	26	25	25	26	34	30	29	33	27	26
65 and over	3	3	3	3	4	--	3	--	3	3
Economic family persons	56	57	54	57	63	73	56	63	56	55
Males	24	25	24	25	28	34	24	27	26	24
Females	32	32	30	32	35	39	32	36	31	31
Elderly persons	--	--	--	--	--	--	--	--	--	--
Males	--	--	--	--	--	--	--	--	--	--
Females	--	--	--	--	--	--	--	--	--	--
Persons under 18 years of age	25	27	22	25	27	34	23	24	23	23
In two-parent families	10	12	9	11	11	17	9	8	9	10
In female lone-parent families	13	13	12	14	13	16	12	14	12	12
In all other economic families ¹	--	--	--	--	--	--	--	--	--	--
Persons 18 to 64 years of age	31	29	31	31	36	38	32	38	33	31
Males	12	11	12	12	13	15	12	14	12	12
Females	19	18	19	19	23	23	20	24	20	20
Unattached Individuals	18	17	20	20	25	16	21	22	22	21
Males	8	8	10	10	10	7	11	12	12	12
Females	10	9	9	10	15	9	11	10	10	9
Elderly Persons	4	3	3	4	5	--	3	--	3	3
Males	--	--	--	--	--	--	--	--	--	--
Females	3	--	3	3	4	--	--	--	3	3
Persons under 65 year of age	14	14	17	16	20	15	19	20	19	18
Males	7	7	10	9	9	7	10	12	12	12
Females	7	7	6	7	11	8	8	8	7	6

¹ Includes persons under 18 years of age in elderly families.

Table 8.1

Persons in Low Income After Tax (92 LICOs Base), Showing Prevalence and Estimated Number, Canada and Provinces, 1990-99

	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
	Prevalence of low income (%)									
QUEBEC										
All persons	13.8	15.1	13.3	15.5	15.3	15.8	17.7	17.7	15.8	14.7
Under 18 years of age	13.7	16.2	13.7	17.0	15.7	17.4	19.3	21.2	17.3	16.1
18 to 64	13.1	15.0	13.1	15.4	15.5	15.8	17.4	17.0	15.4	14.5
65 and over	18.6	13.6	13.7	13.0	13.4	12.4	16.1	14.8	15.7	13.3
Males	11.9	14.1	11.7	14.3	14.1	14.5	16.5	16.4	14.6	12.9
Under 18 years of age	13.1	17.2	13.0	16.3	16.2	17.0	19.5	21.1	18.1	16.7
18 to 64	11.8	13.8	11.7	14.5	14.3	15.1	16.7	15.9	14.1	12.7
65 and over	9.2	7.1	8.0	7.4	6.9	4.5	7.8	8.3	10.1	6.2
Females	15.7	16.2	14.8	16.8	16.6	17.0	18.8	19.0	17.0	16.5
Under 18 years of age	14.3	15.2	14.3	17.8	15.2	17.9	19.0	21.3	16.4	15.5
18 to 64	14.5	16.1	14.4	16.4	16.7	16.5	18.1	18.2	16.7	16.3
65 and over	25.2	18.1	17.8	17.0	18.0	18.0	22.1	19.4	19.7	18.5
Economic family persons	9.7	11.3	9.5	12.0	11.3	11.7	13.7	13.9	11.5	10.5
Males	8.4	10.8	8.2	10.9	10.5	10.8	13.1	12.7	10.9	9.5
Females	11.0	11.8	10.8	13.1	12.1	12.6	14.2	15.0	12.2	11.5
Elderly persons	3.3	--	--	3.4	3.8	--	3.6	4.0	5.4	2.7
Males	--	--	--	--	--	--	--	--	5.4	--
Females	--	--	--	--	--	--	--	--	5.4	--
Persons under 18 years of age	13.7	16.2	13.7	17.0	15.7	17.4	19.3	21.2	17.3	16.1
In two-parent families	7.7	10.9	6.3	11.4	9.8	11.6	13.4	14.6	11.1	9.8
In female lone-parent families	53.2	56.3	54.0	52.0	54.6	49.5	53.0	57.6	45.4	50.2
In all other economic families ¹	--	--	--	--	22.3	23.7	--	31.5	36.4	20.5
Persons 18 to 64 years of age	8.8	10.3	8.6	11.1	10.4	10.7	12.7	12.2	10.1	9.5
Males	7.1	8.9	6.7	9.5	8.8	9.4	11.7	10.3	8.5	7.6
Females	10.4	11.7	10.5	12.5	11.9	11.9	13.6	14.0	11.6	11.2
Unattached Individuals	38.8	39.8	38.8	38.1	39.7	39.2	39.5	38.1	38.4	36.7
Males	34.1	35.8	35.2	35.7	35.7	36.8	35.1	36.1	35.0	31.0
Females	43.1	43.6	42.4	40.4	43.6	41.3	43.9	40.2	41.6	42.1
Elderly Persons	47.9	36.4	38.9	31.1	33.4	34.3	39.5	34.4	34.7	35.0
Males	36.1	--	30.6	22.1	--	--	26.1	24.9	26.3	22.8
Females	51.4	39.8	41.4	34.3	37.3	40.4	43.8	37.7	37.7	38.9
Persons under 65 year of age	35.8	41.0	38.8	40.9	41.9	40.8	39.6	39.5	39.8	37.3
Males	33.8	37.3	35.9	38.1	37.8	39.9	36.4	37.9	36.5	32.2
Females	38.3	45.9	43.1	44.9	47.5	41.9	44.0	41.7	44.0	44.1

¹ Includes persons under 18 years of age in elderly families.

Table 8.1

Persons in Low Income After Tax (92 LICOs Base), Showing Prevalence and Estimated Number, Canada and Provinces, 1990-99

	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Estimated number ('000)										
QUEBEC										
All persons	956	1,060	941	1,111	1,102	1,143	1,287	1,293	1,162	1,084
Under 18 years of age	226	272	232	287	266	291	323	348	282	259
18 to 64	598	688	604	722	729	749	828	817	741	704
65 and over	132	100	104	102	107	102	137	129	140	121
Males	407	487	410	504	499	520	593	589	529	469
Under 18 years of age	110	148	112	140	140	145	167	178	151	137
18 to 64	269	317	272	339	336	359	398	381	341	308
65 and over	27	22	25	24	23	16	28	30	38	23
Females	550	573	531	608	603	623	694	704	633	615
Under 18 years of age	116	124	120	147	125	146	155	170	131	122
18 to 64	328	371	332	382	393	390	429	435	400	396
65 and over	105	78	79	78	85	87	109	98	102	98
Economic family persons	576	688	585	746	697	724	839	854	711	651
Males	249	326	249	334	319	332	396	386	331	290
Females	327	362	337	412	379	392	443	468	380	361
Elderly persons	15	--	--	17	21	--	20	23	31	16
Males	--	--	--	--	--	--	--	--	15	--
Females	--	--	--	--	--	--	--	--	15	--
Persons under 18 years of age	226	272	232	287	266	291	323	348	282	259
In two-parent families	108	156	86	161	139	159	186	197	147	128
In female lone-parent families	105	108	141	117	112	117	126	128	108	115
In all other economic families ¹	--	--	--	--	14	15	--	23	27	16
Persons 18 to 64 years of age	335	403	339	442	411	422	496	484	398	375
Males	133	170	127	185	169	182	220	198	164	146
Females	203	233	212	256	242	240	276	286	234	230
Unattached individuals	380	371	355	365	404	419	448	439	451	433
Males	158	161	161	170	181	187	197	203	198	179
Females	222	210	194	195	224	232	251	236	253	254
Elderly Persons	117	86	90	85	87	92	116	106	109	105
Males	21	--	16	16	--	--	19	20	22	16
Females	97	73	74	69	73	81	98	86	87	88
Persons under 65 year of age	263	285	265	280	318	327	331	333	342	328
Males	137	148	145	154	167	177	178	183	176	162
Females	126	137	120	126	151	150	153	150	166	166

¹ Includes persons under 18 years of age in elderly families.

Table 8.1

Persons in Low Income After Tax (92 LICOs Base), Showing Prevalence and Estimated Number, Canada and Provinces, 1990-99

	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
	Prevalence of low income (%)									
ONTARIO										
All persons	8.7	10.1	10.2	11.5	10.2	11.6	12.0	11.2	10.1	9.6
Under 18 years of age	11.3	12.8	12.0	14.7	13.2	15.2	15.4	13.8	13.0	11.8
18 to 64	7.9	9.1	10.0	10.2	9.9	11.1	11.6	10.8	9.8	9.4
65 and over	8.0	10.2	7.3	11.9	5.3	7.0	7.2	7.8	6.2	6.6
Males	7.6	8.9	9.5	10.6	9.1	10.6	11.6	10.5	9.5	9.0
Under 18 years of age	11.1	12.5	12.7	14.6	12.4	14.2	16.5	14.3	13.0	11.5
18 to 64	6.7	7.9	9.3	9.4	8.8	10.4	10.9	9.9	9.0	9.0
65 and over	4.7	6.2	--	7.9	--	3.2	3.9	5.1	4.0	3.7
Females	9.9	11.3	10.8	12.4	11.2	12.5	12.5	11.8	10.7	10.2
Under 18 years of age	11.5	13.1	11.3	14.8	14.1	16.2	14.3	13.3	13.0	12.0
18 to 64	9.1	10.3	10.7	11.0	11.0	11.7	12.4	11.7	10.5	9.9
65 and over	10.4	13.2	10.6	14.9	7.5	9.9	9.7	9.8	7.9	8.8
Economic family persons	6.9	7.8	8.0	9.2	8.2	9.4	9.7	8.8	7.9	7.2
Males	6.1	6.9	7.4	8.1	7.3	8.4	9.3	8.2	7.2	6.7
Females	7.6	8.8	8.6	10.2	9.0	10.3	10.2	9.4	8.7	7.8
Elderly persons	2.1	2.9	1.8	3.7	1.7	--	--	2.8	2.1	--
Males	--	--	--	3.9	--	--	--	--	--	--
Females	--	--	--	--	--	--	--	--	--	--
Persons under 18 years of age	11.3	12.8	12.0	14.7	13.2	15.2	15.4	13.8	13.0	11.8
In two-parent families	6.9	6.4	7.3	9.3	8.5	9.6	9.6	8.7	7.4	6.9
In female lone-parent families	45.6	53.0	38.2	42.5	41.0	49.9	53.1	47.7	46.5	42.6
In all other economic families ¹	--	16.1	19.6	--	22.4	21.9	17.4	18.0	16.8	16.0
Persons 18 to 64 years of age	5.5	6.3	7.1	7.5	6.9	8.0	8.5	7.5	6.7	6.2
Males	4.2	4.9	5.9	5.8	5.9	6.9	7.2	6.3	5.5	5.5
Females	6.8	7.7	8.3	9.1	7.9	9.1	9.7	8.7	7.7	6.9
Unattached Individuals	22.4	25.5	24.9	26.9	24.6	27.6	28.7	28.2	25.4	26.6
Males	19.3	23.5	24.0	26.2	21.6	26.6	28.8	27.3	25.6	26.4
Females	25.3	27.3	25.8	27.6	27.5	28.6	28.7	29.2	25.2	26.8
Elderly Persons	20.1	24.8	19.1	28.5	14.0	20.5	20.0	19.0	15.6	19.0
Males	--	21.0	--	25.1	--	--	14.7	15.6	15.7	17.8
Females	22.4	26.1	22.2	29.6	16.1	23.3	21.7	20.2	15.6	19.4
Persons under 65 year of age	23.4	25.8	27.1	26.2	28.7	30.4	32.5	32.2	29.4	29.7
Males	20.5	24.0	26.3	26.4	23.8	29.0	31.3	29.5	27.5	28.0
Females	27.5	28.1	28.3	26.1	35.9	32.5	34.2	36.0	32.0	31.8

¹ Includes persons under 18 years of age in elderly families.

Table 8.1

Persons in Low Income After Tax (92 LICOs Base), Showing Prevalence and Estimated Number, Canada and Provinces, 1990-99

	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Estimated number ('000)										
ONTARIO										
All persons	892	1,049	1,075	1,235	1,111	1,284	1,344	1,266	1,160	1,119
Under 18 years of age	281	321	307	380	347	402	414	375	350	320
18 to 64	523	611	682	710	697	791	835	786	724	707
65 and over	88	117	86	145	67	91	95	105	85	92
Males	384	458	498	562	491	582	639	589	537	518
Under 18 years of age	141	161	167	194	168	192	227	198	180	160
18 to 64	221	266	317	327	309	371	390	361	333	336
65 and over	22	30	--	41	--	18	22	30	24	23
Females	507	591	577	674	620	702	704	677	623	601
Under 18 years of age	139	160	141	187	179	209	187	177	170	160
18 to 64	302	345	365	384	388	420	445	426	392	372
65 and over	66	86	72	103	53	73	72	75	61	69
Economic family persons	614	709	741	857	784	911	957	874	797	735
Males	270	310	341	375	348	405	452	404	359	337
Females	344	398	400	481	436	506	505	470	438	398
Elderly persons	15	22	15	30	15	--	--	26	20	--
Males	--	--	--	17	--	--	--	--	--	--
Females	--	--	--	--	--	--	--	--	--	--
Persons under 18 years of age	281	321	307	380	347	402	414	375	350	320
In two-parent families	145	135	154	192	183	214	213	197	164	156
In female lone-parent families	125	172	136	178	138	169	179	158	165	144
In all other economic families ¹	--	15	17	--	26	19	21	20	21	20
Persons 18 to 64 years of age	318	366	419	446	422	496	530	473	426	402
Males	117	138	168	165	173	205	218	193	171	174
Females	201	227	252	281	249	291	312	280	255	229
Unattached individuals	278	340	334	379	327	373	386	392	363	384
Males	114	147	157	187	143	177	187	185	179	181
Females	163	193	177	192	184	196	199	207	185	203
Elderly Persons	73	95	71	114	52	78	81	79	65	79
Males	--	20	--	25	--	--	15	17	17	19
Females	62	75	64	90	46	67	66	62	48	60
Persons under 65 year of age	205	245	263	264	275	295	305	313	298	305
Males	104	128	149	162	136	166	172	168	161	162
Females	101	118	113	103	139	129	133	145	137	143

¹ Includes persons under 18 years of age in elderly families.

Table 8.1

Persons in Low Income After Tax (92 LICOs Base), Showing Prevalence and Estimated Number, Canada and Provinces, 1990-99

	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
	Prevalence of low income (%)									
MANITOBA										
All persons	14.2	17.6	15.4	14.9	13.9	13.4	16.0	15.7	14.1	13.8
Under 18 years of age	18.6	23.6	18.4	19.5	17.4	18.4	20.5	20.5	17.3	18.6
18 to 64	13.0	16.3	15.3	14.3	13.2	12.8	15.3	14.7	13.5	13.1
65 and over	11.3	11.5	10.4	8.9	10.3	7.0	10.9	11.5	10.5	8.0
Males	12.5	16.7	14.3	14.1	12.4	12.1	14.1	13.8	12.6	13.2
Under 18 years of age	17.9	23.8	17.7	21.5	16.2	18.4	19.5	19.8	17.7	20.6
18 to 64	11.9	15.6	14.4	13.1	12.3	11.0	13.4	12.7	11.8	12.0
65 and over	--	--	--	--	--	--	--	--	--	--
Females	15.8	18.4	16.5	15.6	15.4	14.7	17.9	17.6	15.5	14.3
Under 18 years of age	19.4	23.5	19.0	17.4	18.7	18.3	21.7	21.2	16.9	16.5
18 to 64	14.0	1.07	16.2	15.5	14.1	14.6	17.2	16.7	15.3	14.1
65 and over	17.5	15.3	13.3	13.4	14.9	9.4	14.8	15.2	14.0	11.6
Economic family persons	11.7	14.8	11.8	11.7	10.4	10.9	12.8	12.6	10.6	11.0
Males	10.7	13.7	11.0	11.1	9.1	9.8	11.4	11.6	9.6	10.3
Females	12.6	15.8	12.6	12.3	11.7	12.0	14.2	13.6	11.5	11.6
Elderly persons	--	--	--	--	--	--	--	--	--	--
Males	--	--	--	--	--	--	--	--	--	--
Females	--	--	--	--	--	--	--	--	--	--
Persons under 18 years of age	18.6	23.6	18.4	19.5	17.4	18.4	20.5	20.5	17.3	18.6
In two-parent families	12.7	16.9	13.8	12.2	9.9	12.6	15.7	14.9	12.4	11.4
In female lone-parent families	64.6	57.8	51.3	58.0	63.0	59.7	54.7	59.0	45.1	59.3
In all other economic families ¹	--	--	--	--	--	--	--	--	--	--
Persons 18 to 64 years of age	9.6	12.1	9.9	9.4	8.5	9.1	10.5	10.3	8.6	8.9
Males	8.4	10.4	8.8	7.5	7.0	7.2	8.7	8.8	6.9	6.6
Females	10.7	13.7	11.0	11.2	9.8	10.8	12.3	11.8	10.1	11.0
Unattached Individuals	30.1	33.0	37.9	33.2	36.3	31.8	34.0	32.6	33.4	30.0
Males	24.8	33.8	36.3	31.5	34.4	30.7	30.8	26.9	29.9	29.9
Females	34.8	32.3	39.3	34.9	38.2	32.7	36.7	37.6	36.7	30.0
Elderly Persons	24.4	24.4	23.2	21.2	26.3	18.9	21.9	23.4	21.7	18.5
Males	--	--	--	--	--	--	--	--	--	--
Females	30.9	26.6	25.7	25.2	29.5	19.8	25.3	27.1	23.6	22.7
Persons under 65 year of age	33.2	37.4	44.5	38.5	41.6	39.4	41.1	37.9	39.8	36.1
Males	29.4	37.6	40.6	35.6	38.2	34.4	36.0	30.6	33.2	35.5
Females	38.9	37.1	49.6	42.8	46.6	46.0	47.6	47.4	49.1	37.2

¹ Includes persons under 18 years of age in elderly families.

Table 8.1

Persons in Low Income After Tax (92 LICOs Base), Showing Prevalence and Estimated Number, Canada and Provinces, 1990-99

	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Estimated number ('000)										
MANITOBA										
All persons	150	187	165	160	150	145	174	171	153	151
Under 18 years of age	50	65	49	53	48	50	56	55	47	50
18 to 64	84	106	100	94	88	85	102	99	91	89
65 and over	15	16	15	13	15	10	16	17	15	12
Males	66	88	76	75	66	65	76	74	68	72
Under 18 years of age	25	34	25	30	23	26	28	28	24	29
18 to 64	39	51	47	44	41	37	45	43	40	41
65 and over	--	--	--	--	--	--	--	--	--	--
Females	84	98	89	85	84	80	98	96	85	79
Under 18 years of age	25	31	25	23	25	24	29	27	22	21
18 to 64	45	55	53	51	46	48	57	56	51	48
65 and over	14	12	11	11	12	8	12	13	12	10
Economic family persons	107	133	108	107	97	104	118	116	98	102
Males	49	62	51	50	42	47	53	53	44	48
Females	58	71	58	56	55	57	65	62	53	55
Elderly persons	--	--	--	--	--	--	--	--	--	--
Males	--	--	--	--	--	--	--	--	--	--
Females	--	--	--	--	--	--	--	--	--	--
Persons under 18 years of age	50	65	49	53	48	50	56	55	47	50
In two-parent families	29	38	31	26	23	29	36	33	28	25
In female lone-parent families	20	23	17	24	20	19	16	17	14	23
In all other economic families ¹	--	--	--	--	--	--	--	--	--	--
Persons 18 to 64 years of age	53	66	55	52	48	53	59	58	48	51
Males	23	28	24	20	19	21	24	24	19	18
Females	31	38	31	32	29	32	35	34	29	33
Unattached Individuals	44	54	56	53	53	41	56	55	55	48
Males	17	27	25	25	24	18	23	21	24	24
Females	27	27	31	28	29	23	33	34	32	24
Elderly Persons	13	13	11	10	13	9	13	14	13	10
Males	--	--	--	--	--	--	--	--	--	--
Females	12	10	9	9	11	7	11	12	10	9
Persons under 65 year of age	31	40	45	43	40	32	43	41	43	38
Males	16	24	23	24	22	16	21	19	21	23
Females	15	17	22	19	18	16	22	22	22	15

¹ Includes persons under 18 years of age in elderly families.

Table 8.1

Persons in Low Income After Tax (92 LICOs Base), Showing Prevalence and Estimated Number, Canada and Provinces, 1990-99

	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
	Prevalence of low income (%)									
SASKATCHEWAN										
All persons	12.4	13.2	13.7	13.0	12.0	12.4	12.3	10.8	10.1	9.3
Under 18 years of age	16.3	17.3	18.8	18.2	16.8	18.5	15.8	12.2	11.4	11.0
18 to 64	12.9	13.9	14.0	12.7	12.1	12.0	12.8	11.8	11.1	9.9
65 and over	2.6	--	2.5	3.8	2.3	2.2	3.3	3.8	3.7	3.6
Males	11.7	12.5	13.0	11.9	11.4	11.1	11.2	9.5	9.5	8.7
Under 18 years of age	16.2	16.9	18.7	18.0	17.6	18.2	14.9	10.9	10.9	10.4
18 to 64	11.5	12.6	12.6	11.0	10.4	9.9	11.3	10.4	10.3	9.3
65 and over	--	--	--	--	--	--	--	--	--	--
Females	13.2	13.8	14.4	14.0	12.7	13.7	13.3	12.0	10.8	9.9
Under 18 years of age	16.3	17.6	18.9	18.3	16.0	18.9	16.7	13.5	12.0	11.7
18 to 64	14.3	15.2	15.3	14.4	13.9	14.2	14.3	13.2	12.0	10.5
65 and over	--	--	--	5.0	--	--	3.8	5.0	4.1	4.5
Economic family persons	11.0	11.4	11.7	11.4	10.4	11.2	9.4	8.0	7.4	6.8
Males	10.3	10.1	10.3	10.2	9.5	10.0	8.1	6.9	6.5	5.8
Females	11.8	12.7	13.0	12.6	11.3	12.4	10.6	9.1	8.3	7.8
Elderly persons	--	--	--	--	--	--	--	--	--	--
Males	--	--	--	--	--	--	--	--	--	--
Females	--	--	--	--	--	--	--	--	--	--
Persons under 18 years of age	16.3	17.3	18.8	18.2	16.8	18.5	15.8	12.2	11.4	11.0
In two-parent families	11.2	11.6	11.9	10.2	9.3	12.0	7.7	7.7	8.8	6.5
In female lone-parent families	51.9	59.1	56.5	56.8	54.8	59.2	53.6	34.3	23.3	28.6
In all other economic families ¹	35.0	--	--	36.8	40.3	37.2	--	--	--	--
Persons 18 to 64 years of age	9.8	10.1	9.6	9.5	8.6	9.1	7.2	6.9	6.2	5.5
Males	8.6	8.0	7.2	7.4	6.5	7.2	5.2	5.7	4.9	4.0
Females	10.9	12.1	11.9	11.5	10.7	11.0	9.0	8.1	7.3	6.9
Unattached Individuals	22.1	24.4	26.3	23.0	23.0	20.7	27.1	25.2	23.9	22.8
Males	21.6	28.5	29.6	23.0	24.4	19.4	27.5	23.7	25.1	24.1
Females	22.5	20.6	22.9	23.0	21.7	21.9	26.8	26.7	22.8	21.5
Elderly Persons	--	--	5.4	8.6	--	--	5.6	8.1	6.9	6.9
Males	--	--	--	--	--	--	--	--	--	--
Females	--	--	--	9.9	--	--	6.7	9.3	6.5	7.7
Persons under 65 year of age	31.7	36.2	37.2	30.8	32.8	30.0	38.6	34.8	33.0	31.6
Males	26.0	34.6	35.2	27.3	28.6	23.9	34.3	29.0	30.5	29.0
Females	40.4	38.5	40.4	36.6	39.7	38.8	44.5	42.9	36.4	36.0

¹ Includes persons under 18 years of age in elderly families.

Table 8.1

Persons in Low Income After Tax (92 LICOs Base), Showing Prevalence and Estimated Number, Canada and Provinces, 1990-99

	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
	Estimated number ('000)									
SASKATCHEWAN										
All persons	120	127	132	126	117	121	120	105	99	91
Under 18 years of age	44	46	50	48	45	49	41	32	30	28
18 to 64	73	78	79	73	69	69	74	68	65	58
65 and over	3	--	3	5	3	3	5	5	5	5
Males	56	60	63	58	55	54	54	46	46	42
Under 18 years of age	23	23	25	24	24	25	20	14	14	13
18 to 64	33	36	36	32	30	28	33	31	30	27
65 and over	--	--	--	--	--	--	--	--	--	--
Females	64	67	70	68	62	67	65	59	53	49
Under 18 years of age	21	23	25	23	21	25	21	17	15	15
18 to 64	40	43	43	41	39	40	41	38	35	31
65 and over	--	--	--	4	--	--	3	4	3	4
Economic family persons	93	96	97	95	88	95	77	65	60	56
Males	43	43	43	42	40	42	33	28	26	23
Females	49	53	54	53	48	52	44	37	34	33
Elderly persons	--	--	--	--	--	--	--	--	--	--
Males	--	--	--	--	--	--	--	--	--	--
Females	--	--	--	--	--	--	--	--	--	--
Persons under 18 years of age	44	46	50	48	45	49	41	32	30	28
In two-parent families	26	27	26	22	20	27	16	16	17	13
In female lone-parent families	14	17	22	23	20	19	23	15	11	13
In all other economic families ¹	4	--	--	3	5	3	--	--	--	--
Persons 18 to 64 years of age	47	49	46	46	42	45	34	33	29	27
Males	20	19	17	17	15	17	12	13	11	9
Females	27	30	29	29	27	28	22	20	18	17
Unattached Individuals	27	31	36	30	29	26	43	40	39	35
Males	13	18	20	15	15	11	21	18	20	19
Females	14	14	15	15	14	14	22	22	19	16
Elderly Persons	--	--	3	4	--	--	3	5	4	4
Males	--	--	--	--	--	--	--	--	--	--
Females	--	--	--	3	--	--	3	4	3	3
Persons under 65 year of age	25	30	33	26	27	24	40	35	35	31
Males	12	17	19	15	15	11	21	17	19	18
Females	13	13	14	12	12	13	19	18	17	13

¹ Includes persons under 18 years of age in elderly families.

Table 8.1

Persons in Low Income After Tax (92 LICOs Base), Showing Prevalence and Estimated Number, Canada and Provinces, 1990-99

	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
	Prevalence of low income (%)									
ALBERTA										
All persons	12.2	12.9	16.4	14.1	12.9	13.8	13.7	13.3	11.9	11.4
Under 18 years of age	14.8	15.1	20.5	16.4	14.7	17.4	16.9	14.6	12.9	12.7
18 to 64	11.4	12.4	15.3	13.9	13.0	13.8	13.4	13.9	12.3	11.9
65 and over	10.3	9.9	11.7	9.0	7.1	4.2	6.1	5.3	6.4	5.1
Males	11.4	12.1	15.0	12.3	11.3	13.2	12.7	12.5	11.6	10.8
Under 18 years of age	15.1	15.8	21.3	15.6	13.3	19.6	15.2	14.0	13.1	12.5
18 to 64	10.5	11.4	13.3	11.8	11.2	11.8	12.8	13.0	11.9	11.1
65 and over	--	--	6.7	--	--	--	--	--	--	--
Females	13.1	13.8	17.7	16.0	14.5	14.4	14.6	14.1	12.3	12.1
Under 18 years of age	14.5	14.3	19.6	17.3	16.0	15.0	18.8	15.2	12.7	12.9
18 to 64	12.3	13.5	17.3	16.0	14.8	15.7	14.1	14.9	12.8	12.6
65 and over	14.6	14.3	15.7	12.2	9.1	4.9	7.9	6.1	7.9	6.9
Economic family persons	9.5	10.3	13.6	11.2	10.4	11.9	11.1	10.4	9.0	8.3
Males	8.7	10.0	12.7	9.9	9.0	11.7	10.0	9.6	8.7	7.8
Females	10.3	10.5	14.5	12.4	11.9	12.1	12.2	11.1	9.2	8.7
Elderly persons	--	--	--	--	--	--	3.7	--	--	--
Males	--	--	--	--	--	--	--	--	--	--
Females	--	--	--	--	--	--	--	--	--	--
Persons under 18 years of age	14.8	15.1	20.5	16.4	14.7	17.4	16.9	14.6	12.9	12.7
In two-parent families	8.3	10.7	12.6	10.8	9.6	11.1	13.0	10.4	8.8	9.3
In female lone-parent families	54.3	51.6	59.9	49.7	50.5	58.3	42.0	37.6	35.6	39.0
In all other economic families ¹	--	--	31.9	28.0	--	--	26.9	33.8	28.8	--
Persons 18 to 64 years of age	7.5	8.7	11.2	9.5	9.3	10.4	9.2	9.2	7.8	7.1
Males	5.9	7.9	9.1	7.6	7.5	8.6	8.3	8.3	7.3	6.4
Females	9.0	9.5	13.2	11.3	10.9	12.0	10.0	10.1	8.2	7.8
Unattached Individuals	28.6	28.9	32.6	32.8	28.1	25.8	30.9	31.7	29.2	29.4
Males	25.7	23.8	27.4	27.1	24.6	22.5	29.2	29.5	26.8	26.8
Females	32.2	34.8	38.7	38.9	32.0	29.4	33.0	34.2	32.0	32.3
Elderly Persons	25.7	25.8	30.8	24.9	16.9	8.9	11.8	10.9	13.9	15.7
Males	--	--	--	--	--	--	--	--	--	--
Females	29.8	29.9	35.2	28.3	17.7	10.2	12.3	--	13.7	16.2
Persons under 65 year of age	29.3	29.7	33.0	34.6	31.2	30.2	36.4	37.3	33.3	33.0
Males	26.9	24.8	28.3	28.4	25.8	24.3	31.7	31.7	28.5	28.4
Females	33.3	37.0	40.1	43.5	39.4	39.5	44.0	45.9	40.7	39.7

¹ Includes persons under 18 years of age in elderly families.

Table 8.1

Persons in Low Income After Tax (92 LICOs Base), Showing Prevalence and Estimated Number, Canada and Provinces, 1990-99

	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
	Estimated number ('000)									
ALBERTA										
All persons	309	333	428	375	345	375	375	373	343	334
Under 18 years of age	103	107	146	119	105	125	123	107	97	95
18 to 64	184	204	255	235	223	239	236	252	228	225
65 and over	22	22	26	21	17	11	16	14	18	15
Males	145	157	198	165	152	181	175	177	167	158
Under 18 years of age	54	58	78	58	49	73	57	53	51	48
18 to 64	86	95	113	101	97	104	114	118	111	106
65 and over	--	--	7	--	--	--	--	--	--	--
Females	164	176	230	210	193	194	200	197	176	176
Under 18 years of age	49	49	68	61	56	52	66	54	46	47
18 to 64	98	109	142	133	125	135	122	134	117	118
65 and over	17	17	20	16	12	7	11	9	12	11
Economic family persons	206	227	304	255	241	278	265	251	220	206
Males	93	110	141	113	103	136	118	116	106	96
Females	113	117	162	142	138	142	147	135	114	109
Elderly persons	--	--	--	--	--	--	7	--	--	--
Males	--	--	--	--	--	--	--	--	--	--
Females	--	--	--	--	--	--	--	--	--	--
Persons under 18 years of age	103	107	146	119	105	125	123	107	97	95
In two-parent families	49	65	73	66	58	67	80	64	55	59
In female lone-parent families	49	40	64	45	43	53	34	30	31	33
In all other economic families ¹	--	--	9	8	--	--	9	13	11	--
Persons 18 to 64 years of age	99	118	152	132	132	150	136	139	118	110
Males	38	52	60	52	52	60	59	60	54	48
Females	61	66	92	80	80	89	76	78	64	62
Unattached Individuals	103	105	124	120	104	97	109	122	123	128
Males	52	47	56	52	49	44	57	61	61	62
Females	52	59	68	68	56	52	53	61	62	67
Elderly Persons	18	20	22	18	14	7	9	9	12	14
Males	--	--	--	--	--	--	--	--	--	--
Females	15	16	18	15	11	6	7	--	9	11
Persons under 65 year of age	85	86	102	102	91	90	100	113	111	114
Males	49	43	52	49	45	44	54	58	57	58
Females	36	43	50	53	45	46	46	55	53	56

¹ Includes persons under 18 years of age in elderly families.

Table 8.1

Persons in Low Income After Tax (92 LICOs Base), Showing Prevalence and Estimated Number, Canada and Provinces, 1990-99

	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
	Prevalence of low income (%)									
BRITISH COLUMBIA										
All persons	10.9	11.5	12.3	13.1	13.5	13.1	13.9	13.1	10.8	13.1
Under 18 years of age	13.8	11.1	14.7	15.2	17.0	15.6	15.6	13.8	10.2	15.0
18 to 64	10.3	11.7	12.2	12.7	12.9	13.1	14.1	13.7	11.6	13.3
65 and over	7.9	11.4	8.2	11.3	9.8	7.8	9.3	8.6	7.8	8.4
Males	9.7	10.7	11.2	11.5	12.1	12.7	13.6	12.2	10.2	12.8
Under 18 years of age	12.4	11.6	14.9	13.8	15.7	15.5	17.1	14.2	12.2	16.2
18 to 64	9.2	11.0	11.0	11.4	12.2	13.0	13.3	12.5	10.4	12.8
65 and over	6.6	7.4	--	6.8	--	--	7.8	6.3	5.4	6.2
Females	12.0	12.3	13.3	14.7	14.9	13.4	14.1	13.9	11.3	13.3
Under 18 years of age	15.3	10.7	14.6	16.7	18.3	15.8	14.1	13.4	8.2	13.8
18 to 64	11.4	12.4	13.4	13.9	13.7	13.2	14.8	14.8	12.8	13.8
65 and over	9.0	14.6	10.9	14.9	15.0	10.1	10.5	10.5	9.8	10.1
Economic family persons	8.7	7.5	9.6	9.9	10.3	10.4	10.8	9.9	7.9	10.5
Males	7.6	7.0	8.7	8.5	9.1	9.9	10.5	9.0	7.6	10.4
Females	9.8	8.0	10.5	11.3	11.5	10.8	11.1	10.7	8.1	10.6
Elderly persons	--	--	--	4.9	--	--	--	4.4	--	--
Males	--	--	--	--	--	--	--	--	--	--
Females	--	--	--	--	--	--	--	--	--	--
Persons under 18 years of age	13.8	11.1	14.7	15.2	17.0	15.6	15.6	13.8	10.2	15.0
In two-parent families	8.2	6.3	9.7	8.2	10.5	11.4	10.4	8.8	5.7	9.1
In female lone-parent families	48.5	47.0	41.8	48.6	49.0	42.9	49.9	47.5	36.3	43.5
In all other economic families ¹	--	--	--	26.5	30.6	--	--	--	--	27.2
Persons 18 to 64 years of age	7.5	6.7	8.4	8.3	8.7	9.3	9.9	9.1	7.6	9.8
Males	6.2	5.7	6.8	6.5	7.2	8.6	8.7	7.6	6.4	9.2
Females	8.7	7.7	9.8	10.0	10.1	9.8	11.1	10.4	8.7	10.4
Unattached Individuals	24.3	32.4	28.0	30.5	30.0	27.4	30.8	30.8	26.1	26.8
Males	22.7	29.6	24.9	27.0	27.0	27.1	30.2	29.2	23.0	24.4
Females	25.9	35.4	31.6	34.3	33.1	27.7	31.5	32.5	29.6	29.7
Elderly Persons	21.7	32.9	20.5	26.1	25.9	18.9	22.6	18.2	18.0	18.9
Males	--	--	--	--	--	--	26.2	--	--	--
Females	20.1	32.7	23.1	32.4	32.4	20.4	21.1	18.3	18.9	19.5
Persons under 65 year of age	25.2	32.3	30.3	31.9	31.4	30.2	33.6	35.0	28.9	29.8
Males	22.1	29.2	26.4	29.4	29.8	29.0	30.8	31.2	24.1	25.8
Females	29.8	36.8	36.6	35.3	33.6	31.7	37.8	40.4	35.9	36.5

¹ Includes persons under 18 years of age in elderly families.

Table 8.1

Persons in Low Income After Tax (92 LICOs Base), Showing Prevalence and Estimated Number, Canada and Provinces, 1990-99

	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Estimated number ('000)										
BRITISH COLUMBIA										
All persons	356	386	425	467	494	489	527	507	421	513
Under 18 years of age	109	89	120	127	146	136	139	122	91	132
18 to 64	215	251	270	291	306	317	345	344	292	339
65 and over	31	46	34	49	43	36	43	41	38	41
Males	159	179	193	203	220	237	258	236	198	250
Under 18 years of age	50	47	62	59	69	69	78	64	55	73
18 to 64	97	119	122	132	145	158	163	158	131	163
65 and over	11	13	--	13	--	--	16	14	12	14
Females	197	207	231	263	274	252	270	272	223	263
Under 18 years of age	59	42	58	68	77	67	61	58	35	59
18 to 64	118	132	148	159	161	160	182	186	162	176
65 and over	20	33	26	36	37	25	27	28	26	27
Economic family persons	246	212	283	297	316	327	349	324	257	350
Males	107	98	126	126	138	155	167	146	122	169
Females	139	114	157	171	179	172	182	178	135	181
Elderly persons	--	--	--	15	--	--	--	15	--	--
Males	--	--	--	--	--	--	--	--	--	--
Females	--	--	--	--	--	--	--	--	--	--
Persons under 18 years of age	109	89	120	127	146	136	139	122	91	132
In two-parent families	53	42	66	55	73	82	78	66	41	65
In female lone-parent families	46	45	46	61	61	50	54	50	45	54
In all other economic families ¹	--	--	--	11	12	--	--	--	--	13
Persons 18 to 64 years of age	132	117	154	155	167	183	200	187	157	208
Males	53	47	60	59	66	82	84	76	63	92
Females	78	69	94	97	101	101	116	111	94	116
Unattached individuals	110	174	141	169	178	162	178	183	163	163
Males	52	81	67	77	82	82	91	90	75	81
Females	58	93	74	92	96	80	87	93	88	83
Elderly Persons	27	40	25	34	39	28	33	27	28	32
Males	--	--	--	--	--	--	11	--	--	--
Females	18	30	20	29	35	21	22	19	21	22
Persons under 65 year of age	84	134	117	135	139	135	145	157	135	131
Males	44	72	63	73	78	76	79	82	68	71
Females	40	63	54	62	60	59	65	75	67	61

¹ Includes persons under 18 years of age in elderly families.

Table 8.2

Percentage of Persons in Low Income After Tax (92 LICOs Base) by Age, Sex and Educational Level, Showing Persistence of Low Income, Canada, Between 1993 and 1998 (Panel 1)

	Number of years in low income ²						
	0	1	2	3	4	5	6
ALL PERSONS¹							
Total – Age groups	75.9	8.0	4.8	3.1	2.8	2.2	3.3
Less than high school	71.2	8.8	5.1	3.6	3.7	2.9	4.6
High school diploma	77.6	7.3	5.1	2.5	1.8	2.1	3.6
Some post-secondary without degree, certificate or diploma	71.5	10.4	5.8	3.3	4.0	2.3	2.7
Non-university with certificate or diploma	82.1	7.0	4.2	2.6	1.7	1.3	1.2
University with degree or certificate	89.0	4.1	2.7	2.2	0.6	0.7	0.8
< 18 years of age	71.0	9.4	6.0	3.7	3.4	3.0	3.5
Less than high school	71.2	9.4	5.9	3.6	3.4	3.0	3.5
High school diploma	--	--	--	--	--	--	--
Some post-secondary without degree, certificate or diploma	50.7	--	--	--	--	--	--
Non-university with certificate or diploma	--	--	--	--	--	--	--
University with degree or certificate	--	--	--	--	--	--	--
18 - 24 years	63.4	13.6	7.8	5.2	4.8	2.3	2.8
Less than high school	53.2	13.6	8.1	6.8	8.1	3.5	6.7
High school diploma	62.5	14.7	9.1	5.6	--	--	--
Some post-secondary without degree, certificate or diploma	61.8	15.9	8.1	5.7	5.5	1.8	--
Non-university with certificate or diploma	73.5	8.8	8.3	3.7	2.8	--	--
University with degree or certificate	72.8	16.9	--	--	--	--	--
25 - 54 years	79.6	6.4	4.0	2.6	2.4	2.0	3.1
Less than high school	69.9	7.2	3.8	3.8	4.8	3.3	7.2
High school diploma	77.8	6.7	4.8	2.2	1.5	2.5	4.4
Some post-secondary without degree, certificate or diploma	76.0	7.5	4.7	2.6	3.2	2.6	3.3
Non-university with certificate or diploma	83.2	6.4	3.8	2.3	2.0	1.3	1.0
University with degree or certificate	90.0	3.3	2.9	2.2	--	0.7	--
55 - 64 years	77.5	8.2	4.4	2.3	2.0	2.1	3.5
Less than high school	72.2	8.9	4.1	2.3	3.7	3.6	5.2
High school diploma	89.9	4.7	--	--	--	--	--
Some post-secondary without degree, certificate or diploma	80.1	--	--	--	--	--	--
Non-university with certificate or diploma	76.7	10.8	4.6	4.3	--	--	2.7
University with degree or certificate	89.1	--	--	--	--	--	--
65 years and over	84.3	6.0	1.9	2.0	1.6	0.8	3.4
Less than high school	80.5	6.8	2.5	2.8	1.6	1.2	4.7
High school diploma	87.3	--	--	--	--	--	--
Some post-secondary without degree, certificate or diploma	86.9	--	--	--	--	--	--
Non-university with certificate or diploma	89.1	6.0	--	--	--	--	--
University with degree or certificate	96.0	--	--	--	--	--	--

¹ Respondents who replied "don't know" to the questions on educational attainment are excluded from the breakdown by education level but included in the totals by age and sex.

² The years that the person was in low income over the six-year period were not necessarily consecutive, unless it was all six years.

Table 8.2

Percentage of Persons in Low Income After Tax (92 LICOs Base) by Age, Sex and Educational Level, Showing Persistence of Low Income, Canada, Between 1993 and 1998 (Panel 1)

	Number of years in low income ²						
	0	1	2	3	4	5	6
MALES¹							
Total – Age groups	77.9	7.6	4.6	2.4	2.8	1.9	2.9
Less than high school	73.3	8.5	4.9	2.8	3.8	2.4	4.2
High school diploma	80.2	6.3	4.8	2.1	1.1	1.9	3.6
Some post-secondary without degree, certificate or diploma	75.5	8.9	5.8	2.3	3.5	1.6	2.3
Non-university with certificate or diploma	83.6	6.6	3.9	1.8	1.9	1.5	0.7
University with degree or certificate	88.2	4.6	2.6	2.1	--	--	1.1
< 18 years of age	71.5	9.3	5.8	3.0	3.6	2.7	4.0
Less than high school	71.6	9.3	5.7	3.0	3.7	2.7	3.9
High school diploma	--	--	--	--	--	--	--
Some post-secondary without degree, certificate or diploma	--	--	--	--	--	--	--
Non-university with certificate or diploma	--	--	--	--	--	--	--
University with degree or certificate	--	--	--	--	--	--	--
18 - 24 years	66.8	12.9	7.5	3.7	4.5	2.3	2.3
Less than high school	58.9	14.9	7.8	--	5.8	--	5.6
High school diploma	70.8	13.2	7.5	--	--	--	--
Some post-secondary without degree, certificate or diploma	68.4	13.4	7.7	3.5	5.7	--	--
Non-university with certificate or diploma	70.7	7.5	9.7	--	--	--	--
University with degree or certificate	57.8	23.3	--	--	--	--	--
25 - 54 years	81.5	6.0	3.7	2.1	2.2	1.6	2.8
Less than high school	74.1	6.5	3.4	3.4	4.8	2.0	5.8
High school diploma	79.7	5.5	4.1	1.8	--	2.6	5.2
Some post-secondary without degree, certificate or diploma	78.3	7.2	5.2	2.1	2.5	--	3.2
Non-university with certificate or diploma	84.5	6.2	3.5	1.7	2.0	1.3	0.7
University with degree or certificate	89.5	3.9	2.9	2.0	--	--	--
55 - 64 years	80.1	7.7	4.8	1.5	2.1	1.5	2.4
Less than high school	76.3	8.5	3.6	--	3.8	--	4.2
High school diploma	87.8	--	--	--	--	--	--
Some post-secondary without degree, certificate or diploma	84.9	--	--	--	--	--	--
Non-university with certificate or diploma	80.4	11.3	--	--	--	--	--
University with degree or certificate	87.7	--	--	--	--	--	--
65 years and over	93.1	3.1	--	--	--	--	--
Less than high school	90.9	3.5	--	--	--	--	--
High school diploma	99.1	--	--	--	--	--	--
Some post-secondary without degree, certificate or diploma	86.3	--	--	--	--	--	--
Non-university with certificate or diploma	96.5	--	--	--	--	--	--
University with degree or certificate	96.1	--	--	--	--	--	--

¹ Respondents who replied "don't know" to the questions on educational attainment are excluded from the breakdown by education level but included in the totals by age and sex.

² The years that the person was in low income over the six-year period were not necessarily consecutive, unless it was all six years.

Table 8.2

Percentage of Persons in Low Income After Tax (92 LICOs Base) by Age, Sex and Educational Level, Showing Persistence of Low Income, Canada, Between 1993 and 1998 (Panel 1)

	Number of years in low income ²						
	0	1	2	3	4	5	6
FEMALES¹							
Total – Age groups	74.0	8.4	5.0	3.7	2.8	2.5	3.6
Less than high school	69.1	9.1	5.3	4.4	3.6	3.4	5.0
High school diploma	75.6	8.1	5.3	2.8	2.4	2.2	3.6
Some post-secondary without degree, certificate or diploma	67.6	11.7	5.9	4.3	4.4	3.0	3.1
Non-university with certificate or diploma	80.7	7.4	4.4	3.3	1.6	1.0	1.6
University with degree or certificate	89.9	3.5	2.8	2.4	--	--	--
< 18 years of age	70.4	9.5	6.2	4.4	3.2	3.2	3.1
Less than high school	70.7	9.4	6.1	4.3	3.2	3.2	3.1
High school diploma	--	--	--	--	--	--	--
Some post-secondary without degree, certificate or diploma	48.2	--	--	--	--	--	--
Non-university with certificate or diploma	--	--	--	--	--	--	--
University with degree or certificate	--	--	--	--	--	--	--
18 - 24 years	60.1	14.3	8.1	6.6	5.2	2.3	3.4
Less than high school	45.5	11.8	8.6	10.9	11.2	--	8.1
High school diploma	53.4	16.3	10.9	--	--	--	--
Some post-secondary without degree, certificate or diploma	55.6	18.3	8.5	7.8	5.3	--	--
Non-university with certificate or diploma	75.9	9.9	7.2	--	--	--	--
University with degree or certificate	80.8	13.4	--	--	--	--	--
25 - 54 years	77.7	6.8	4.3	3.0	2.5	2.4	3.4
Less than high school	65.2	8.0	4.3	4.3	4.8	4.6	8.7
High school diploma	76.4	7.7	5.4	2.6	1.7	2.4	3.9
Some post-secondary without degree, certificate or diploma	73.6	7.9	4.3	3.2	4.0	3.8	3.3
Non-university with certificate or diploma	81.9	6.6	4.2	2.8	2.0	1.3	1.3
University with degree or certificate	90.5	2.7	2.9	2.5	--	--	--
55 - 64 years	75.0	8.7	4.0	3.1	2.0	2.6	4.7
Less than high school	68.8	9.2	4.5	2.9	3.7	4.9	6.0
High school diploma	91.0	--	--	--	--	--	--
Some post-secondary without degree, certificate or diploma	74.5	--	--	--	--	--	--
Non-university with certificate or diploma	72.9	10.2	--	7.1	--	--	--
University with degree or certificate	92.8	--	--	--	--	--	--
65 years and over	78.8	7.8	2.5	3.1	2.0	--	4.9
Less than high school	74.3	8.7	3.1	4.3	1.8	--	6.4
High school diploma	81.2	--	--	--	--	--	--
Some post-secondary without degree, certificate or diploma	87.5	--	--	--	--	--	--
Non-university with certificate or diploma	84.4	8.4	--	--	--	--	--
University with degree or certificate	95.8	--	--	--	--	--	--

¹ Respondents who replied "don't know" to the questions on educational attainment are excluded from the breakdown by education level but included in the totals by age and sex.

² The years that the person was in low income over the six-year period were not necessarily consecutive, unless it was all six years.

Table 8.3

Low Income After Tax (92 LICOs Base), by Selected Family Types, Showing Prevalence, Estimated Number and Average Income Gap, Canada, 1990-99

	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
1. Prevalence of low income (%)										
Economic families, 2 persons or more	8.5	9.2	9.2	10.2	9.5	10.0	10.8	10.2	8.9	8.6
Elderly families	2.5	2.6	2.6	4.0	2.5	2.1	2.9	3.7	3.5	2.2
Married couples	2.2	2.4	1.6	2.6	--	--	1.9	1.9	1.6	--
Other elderly families	--	--	4.8	7.3	5.8	3.9	6.7	9.8	10.5	6.8
Non-elderly families	9.4	10.4	10.4	11.2	10.8	11.4	12.0	11.2	9.7	9.6
Married couples	5.6	6.5	5.5	6.6	6.2	6.7	7.2	6.4	5.5	6.1
No earner	28.3	35.4	30.5	33.0	31.9	33.0	30.0	28.0	29.0	31.8
One earner	7.9	9.9	8.1	7.6	7.0	10.3	10.5	10.3	6.9	8.7
Two earners	2.1	2.1	1.9	2.8	2.4	2.2	3.0	2.6	2.1	1.9
Two-parent families with children	6.8	7.8	7.2	8.8	8.4	9.8	9.7	9.2	7.4	7.3
No earner	75.4	77.2	76.5	78.8	78.2	82.4	80.8	72.4	75.6	77.4
One earner	16.1	17.8	14.6	17.0	17.3	20.7	21.1	23.1	18.5	19.1
Two earners	4.0	4.2	3.6	4.7	3.8	5.1	4.5	4.8	3.7	3.7
Three or more earners	--	2.1	4.2	--	--	2.7	2.7	--	--	--
Married couples with other relatives	2.2	2.6	3.9	2.7	3.8	3.6	3.6	3.5	3.5	3.0
Lone-parent families	42.7	45.3	41.1	41.3	42.2	42.4	45.2	42.1	36.7	36.9
Male lone-parent families	17.3	19.0	--	18.9	26.4	20.5	22.0	18.0	17.1	13.5
Female lone-parent families	47.1	49.2	45.0	45.0	44.8	46.1	49.2	46.5	40.4	41.3
No earner	85.2	82.4	81.0	76.3	79.5	80.9	88.4	89.8	85.2	90.9
One earner	36.2	34.6	28.8	31.8	29.2	32.1	30.9	30.5	29.2	29.2
Two or more earners	17.2	21.4	17.8	19.5	--	--	--	--	--	--
Other non-elderly families	12.6	12.3	15.7	13.5	14.0	11.9	12.5	12.1	11.9	11.0
Unattached individuals	28.2	30.8	30.5	30.9	30.4	30.5	32.6	31.9	30.1	29.9
Elderly male	19.3	21.0	15.6	19.0	12.1	11.9	17.5	16.5	17.3	16.6
Non-earner	19.6	23.2	16.5	20.4	13.5	13.1	19.3	19.0	19.1	18.8
Earner	--	--	--	--	--	--	--	--	--	--
Elderly female	29.3	28.9	27.1	28.8	23.6	24.2	25.8	23.1	21.6	23.6
Non-earner	30.3	29.8	28.5	29.7	24.4	25.0	26.6	24.2	22.7	24.9
Earner	--	--	--	--	--	--	--	--	--	--
Non-elderly male	25.8	29.4	30.4	30.6	29.9	31.9	33.3	32.6	30.1	29.6
Non-earner	70.6	76.1	76.5	77.9	74.2	77.2	81.3	83.1	85.0	83.2
Earner	19.9	20.5	21.7	20.1	20.8	22.7	23.0	22.3	20.4	20.3
Non-elderly female	32.6	35.9	36.2	35.6	40.1	37.0	40.1	40.8	38.8	37.8
Non-earner	68.2	72.5	72.6	71.4	68.4	73.5	81.8	80.3	80.2	81.2
Earner	25.0	26.5	25.6	26.3	30.3	26.5	27.0	28.9	25.9	24.6

Table 8.3

Low Income After Tax (92 LICOs Base), by Selected Family Types, Showing Prevalence, Estimated Number and Average Income Gap, Canada, 1990-99

	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
2. Number of families ('000)										
Economic families, 2 persons or more	644	711	731	811	773	825	882	838	737	723
Elderly families	27	29	30	48	31	27	32	41	40	26
Married couples	17	19	14	22	--	--	17	17	14	--
Other elderly families	--	--	17	26	20	14	15	24	26	17
Non-elderly families	617	682	701	763	742	798	850	798	697	697
Married couples	97	114	100	117	117	127	133	119	103	117
No earner	41	51	46	54	57	55	50	44	46	54
One earner	30	37	30	30	29	43	45	41	30	38
Two earners	26	26	24	34	31	29	37	34	26	25
Two-parent families with children	207	238	222	269	259	306	307	289	229	226
No earner	30	45	44	77	74	70	77	57	57	49
One earner	93	106	87	97	104	127	128	127	92	98
Two earners	71	74	64	83	68	93	87	95	72	72
Three or more earners	--	13	26	--	--	17	14	--	--	--
Married couples with other relatives	16	20	30	22	31	30	26	26	28	24
Lone-parent families	244	258	282	294	272	280	298	276	252	250
Male lone-parent families	15	14	--	19	24	19	21	18	19	15
Female lone-parent families	229	245	272	275	248	260	277	257	234	236
No earner	118	141	168	154	155	153	176	153	125	125
One earner	98	87	87	106	83	98	93	98	105	101
Two or more earners	13	16	17	15	--	--	--	--	--	--
Other non-elderly families	52	52	68	60	63	56	88	87	85	80
Unattached individuals	991	1,130	1,116	1,178	1,166	1,182	1,297	1,311	1,280	1,280
Elderly male	46	52	37	51	32	31	51	52	56	53
Non-earner	41	51	36	49	31	31	49	51	53	51
Earner	--	--	--	--	--	--	--	--	--	--
Elderly female	214	214	197	224	185	189	214	194	184	204
Non-earner	211	212	194	222	184	188	210	188	180	200
Earner	--	--	--	--	--	--	--	--	--	--
Non-elderly male	382	452	486	506	495	522	559	562	538	534
Non-earner	121	187	194	234	208	213	240	243	229	220
Earner	261	264	292	272	287	309	319	319	309	313
Non-elderly female	349	413	396	397	455	439	472	503	502	490
Non-earner	129	171	178	165	199	194	230	229	247	245
Earner	221	242	218	232	256	245	243	274	256	245

Table 8.3

Low Income After Tax (92 LICOs Base), by Selected Family Types, Showing Prevalence, Estimated Number and Average Income Gap, Canada, 1990-99

	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
3. Average income gap (\$)										
Economic families, 2 persons or more	6,554	6,369	6,378	6,184	6,378	6,343	6,390	6,414	6,690	6,262
Elderly families	3,182	3,230	3,871	4,940	4,541	2,770	5,694	5,091	5,053	4,097
Married couples	3,485	3,699	3,603	4,104	--	--	6,144	6,069	6,815	--
Other elderly families	--	--	4,092	5,645	4,121	2,514	5,201	4,419	4,077	3,931
Non-elderly families	6,701	6,504	6,486	6,262	6,455	6,464	6,416	6,482	6,784	6,343
Married couples	5,749	5,511	5,364	5,587	4,976	5,104	5,655	5,573	5,972	6,288
No earner	5,685	5,629	5,933	6,672	5,405	5,172	6,355	7,134	6,933	6,741
One earner	6,452	5,519	4,486	4,864	4,877	5,208	6,062	5,346	4,966	6,562
Two earners	5,017	5,273	5,364	4,507	4,277	4,818	4,191	3,857	5,453	4,917
Two-parent families with children	7,827	7,090	7,597	6,971	7,534	7,610	7,574	7,340	7,333	6,904
No earner	12,009	9,017	8,701	8,757	9,997	10,446	9,408	9,058	10,525	9,200
One earner	7,288	6,947	7,331	7,238	6,654	7,041	7,423	7,686	7,101	6,038
Two earners	7,007	6,166	6,701	5,387	6,230	6,276	5,604	6,010	4,916	6,197
Three or more earners	--	6,879	8,830	--	--	7,491	11,134	--	--	--
Married couples with other relatives	6,473	6,747	6,076	6,078	7,191	6,619	5,880	6,512	9,462	8,698
Lone-parent families	6,432	6,670	6,266	6,050	6,047	5,944	5,531	5,981	6,268	5,569
Male lone-parent families	5,937	6,451	--	5,916	5,282	4,924	5,857	6,133	6,177	6,372
Female lone-parent families	6,464	6,682	6,130	6,059	6,121	6,020	5,506	5,971	6,276	5,520
No earner	6,856	6,835	6,356	6,153	6,083	6,633	6,112	6,487	7,301	6,258
One earner	6,112	6,438	5,542	5,865	6,318	5,269	4,489	5,202	5,111	4,710
Two or more earners	5,583	6,665	6,924	6,454	--	--	--	--	--	--
Other non-elderly families	5,336	5,070	5,605	5,512	6,156	5,781	6,684	6,454	6,934	6,548
Unattached individuals	4,481	4,796	4,659	4,741	4,608	4,795	4,988	5,069	4,950	5,047
Elderly male	2,620	1,793	1,836	3,113	1,963	2,484	2,258	2,359	2,855	1,984
Non-earner	2,111	1,777	1,741	3,127	1,925	2,470	2,237	2,257	2,635	1,823
Earner	--	--	--	--	--	--	--	--	--	--
Elderly female	2,250	2,101	2,039	2,156	1,915	1,885	1,849	1,785	1,795	1,955
Non-earner	2,254	2,099	2,027	2,107	1,910	1,884	1,842	1,788	1,790	1,934
Earner	--	--	--	--	--	--	--	--	--	--
Non-elderly male	5,267	5,511	5,099	5,482	5,281	5,552	5,503	5,840	5,437	5,717
Non-earner	6,417	6,494	5,586	6,043	5,651	6,304	6,441	6,622	6,307	6,561
Earner	4,734	4,813	4,777	4,999	5,013	5,035	4,800	5,245	4,792	5,124
Non-elderly female	5,232	5,784	5,688	5,466	5,153	5,312	6,097	5,755	5,818	5,933
Non-earner	5,783	6,281	6,121	5,853	5,309	5,688	6,724	6,285	6,515	6,709
Earner	4,911	5,432	5,332	5,191	5,032	5,015	5,504	5,311	5,146	5,157

Table 8.4

Low Income After Tax Cut-offs (1992 LICOs Base), 1990-1999

Size of family unit	Rural areas	Urban areas			
		Less than 30,000	30,000 to 99,999	100,000 to 499,999	500,000 and over
1999					
1 person	9,684	11,194	12,250	12,442	14,771
2 persons	11,817	13,659	14,947	15,182	18,024
3 persons	14,946	17,276	18,905	19,202	22,796
4 persons	18,615	21,517	23,546	23,916	28,392
5 persons	20,806	24,048	26,317	26,730	31,733
6 persons	22,997	26,580	29,087	29,544	35,075
7 or more persons	25,188	29,111	31,857	32,359	38,416
1998					
1 person	9,514	10,995	12,034	12,223	14,510
2 persons	11,608	13,418	14,682	14,913	17,705
3 persons	14,681	16,970	18,571	18,863	22,392
4 persons	18,285	21,136	23,129	23,493	27,890
5 persons	20,438	23,623	25,851	26,258	31,172
6 persons	22,590	26,110	28,573	29,022	34,454
7 or more persons	24,744	28,596	31,294	31,787	37,735
1997					
1 person	9,426	10,894	11,923	12,110	14,376
2 persons	11,501	13,294	14,547	14,776	17,542
3 persons	14,546	16,814	18,400	18,689	22,186
4 persons	18,117	20,941	22,916	23,277	27,633
5 persons	20,250	23,405	25,613	26,016	30,885
6 persons	22,382	25,870	28,310	28,755	34,137
7 or more persons	24,516	28,333	31,006	31,494	37,388
1996					
1 person	9,276	10,721	11,733	11,917	14,147
2 persons	11,318	13,083	14,316	14,541	17,263
3 persons	14,315	16,547	18,107	18,392	21,833
4 persons	17,829	20,608	22,552	22,907	27,194
5 persons	19,928	23,033	25,206	25,602	30,394
6 persons	22,026	25,459	27,860	28,298	33,594
7 or more persons	24,126	27,883	30,513	30,993	36,794
1995					
1 person	9,136	10,560	11,557	11,738	13,934
2 persons	11,148	12,886	14,101	14,322	17,003
3 persons	14,100	16,298	17,835	18,115	21,505
4 persons	17,561	20,298	22,213	22,562	26,785
5 persons	19,628	22,687	24,827	25,217	29,937
6 persons	21,695	25,076	27,441	27,872	33,089
7 or more persons	23,763	27,464	30,054	30,527	36,241

Table 8.4

Low Income After Tax Cut-offs (1992 LICOs Base) of Family Units, Showing Size of Areas of Residence, 1990-1999

Size of family unit	Rural areas	Urban areas			
		Less than 30,000	30,000 to 99,999	100,000 to 499,999	500,000 and over
1994					
1 person	8,940	10,333	11,309	11,486	13,635
2 persons	10,908	12,609	13,798	14,014	16,638
3 persons	13,797	15,948	17,452	17,726	21,043
4 persons	17,184	19,862	21,736	22,077	26,209
5 persons	19,206	22,199	24,293	24,675	29,294
6 persons	21,229	24,537	26,851	27,273	32,378
7 or more persons	23,252	26,874	29,408	29,871	35,462
1993					
1 person	8,924	10,315	11,289	11,466	13,611
2 persons	10,889	12,587	13,774	13,990	16,609
3 persons	13,773	15,920	17,422	17,695	21,007
4 persons	17,154	19,828	21,698	22,039	26,164
5 persons	19,173	22,161	24,251	24,632	29,243
6 persons	21,192	24,494	26,804	27,226	32,322
7 or more persons	23,212	26,827	29,357	29,819	35,401
1992					
1 person	8,764	10,130	11,086	11,260	13,367
2 persons	10,694	12,361	13,527	13,739	16,311
3 persons	13,526	15,634	17,109	17,377	20,630
4 persons	16,846	19,472	21,309	21,643	25,694
5 persons	18,829	21,763	23,816	24,190	28,718
6 persons	20,812	24,054	26,323	26,737	31,742
7 or more persons	22,795	26,345	28,830	29,284	34,766
1991					
1 person	8,635	9,981	10,923	11,094	13,170
2 persons	10,536	12,179	13,328	13,536	16,071
3 persons	13,327	15,404	16,857	17,121	20,326
4 persons	16,598	19,185	20,995	21,324	25,315
5 persons	18,551	21,442	23,465	23,833	28,295
6 persons	20,505	23,699	25,935	26,343	31,274
7 or more persons	22,459	25,957	28,405	28,852	34,254
1990					
1 person	8,175	9,449	10,341	10,503	12,469
2 persons	9,975	11,530	12,618	12,815	15,215
3 persons	12,617	14,584	15,959	16,209	19,243
4 persons	15,714	18,163	19,877	20,188	23,967
5 persons	17,563	20,300	22,215	22,564	26,788
6 persons	19,413	22,437	24,554	24,940	29,608
7 or more persons	21,263	24,574	26,892	27,315	32,430

Chapter 9: Background Tables

This chapter shows the population estimates underlying the income time series covered in the publication. Table 9.1 provides data on the number of persons for the selected family types. Table 9.2 presents data on the number of families by selected family types.

Table 9.1

Number of Persons by Selected Family Types, Canada, 1990-99

	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Estimates in thousands ('000)										
CANADA										
Economic families, 2 persons or more	23,742	24,012	24,461	24,716	25,031	25,325	25,433	25,620	25,738	25,970
Elderly families	2,474	2,551	2,703	2,718	2,751	2,880	2,388	2,466	2,494	2,555
Married couples	1,555	1,586	1,685	1,662	1,757	1,850	1,732	1,738	1,777	1,849
Other elderly families	918	965	1,018	1,055	994	1,030	656	728	716	706
Non-elderly families	21,269	21,461	21,758	21,999	22,280	22,446	23,044	23,154	23,245	23,415
Married couples	3,488	3,489	3,633	3,553	3,765	3,781	3,688	3,704	3,725	3,818
No earner	291	286	302	325	357	334	336	312	317	340
One earner	768	750	743	791	823	826	868	801	875	870
Two earners	2,429	2,453	2,587	2,438	2,585	2,621	2,484	2,591	2,533	2,609
Two-parent families with children	12,577	12,674	12,542	12,602	12,779	12,861	13,003	12,966	12,714	12,833
No earner	162	238	242	402	402	358	418	342	334	275
One earner	2,402	2,465	2,452	2,382	2,473	2,536	2,491	2,290	2,097	2,151
Two earners	7,015	6,970	6,933	6,953	7,062	7,172	7,680	7,864	7,670	7,589
Three or more earners	2,998	3,001	2,915	2,866	2,842	2,794	2,413	2,470	2,612	2,818
Married couples with other relatives	2,580	2,661	2,634	2,771	2,811	2,827	2,497	2,609	2,816	2,829
Lone-parent families	1,557	1,572	1,877	1,954	1,757	1,800	1,856	1,813	1,947	1,900
Male lone-parent families	230	188	220	262	236	239	272	278	301	296
Female lone-parent families	1,327	1,384	1,656	1,692	1,520	1,562	1,584	1,535	1,646	1,604
No earner	381	493	578	574	531	547	564	477	412	388
One earner	701	660	793	868	743	788	808	844	974	926
Two or more earners	244	231	286	251	246	227	213	213	259	290
Other non-elderly families	1,067	1,065	1,073	1,118	1,167	1,177	1,999	2,061	2,042	2,035
Unattached individuals	3,518	3,671	3,658	3,814	3,836	3,871	3,982	4,111	4,256	4,279
Elderly male	236	245	240	270	262	263	292	314	324	317
Non-earner	210	220	221	239	232	234	256	266	277	270
Earner	26	26	19	32	30	29	36	48	47	48
Elderly female	730	740	726	778	782	782	829	841	853	861
Non-earner	698	712	683	747	753	751	791	780	794	803
Earner	33	28	43	31	29	30	38	60	59	58
Non-elderly male	1,482	1,537	1,599	1,651	1,656	1,638	1,682	1,722	1,784	1,805
Non-earner	172	246	253	300	281	276	295	292	269	265
Earner	1,310	1,290	1,346	1,351	1,376	1,363	1,387	1,429	1,514	1,540
Non-elderly female	1,070	1,149	1,094	1,114	1,136	1,188	1,179	1,235	1,296	1,295
Non-earner	189	236	246	231	290	264	281	286	308	301
Earner	881	913	848	883	845	925	899	949	988	994

Table 9.2

Number of Families by Selected Family Types, Canada, 1990-99

	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Estimates in thousands ('000)										
CANADA										
Economic families, 2 persons or more	7,621	7,697	7,938	7,981	8,102	8,257	8,190	8,252	8,297	8,406
Elderly families	1,086	1,124	1,185	1,190	1,220	1,283	1,093	1,117	1,134	1,166
Married couples	778	793	842	831	878	925	866	869	889	924
Other elderly families	308	331	343	358	341	358	226	248	245	242
Non-elderly families	6,536	6,574	6,753	6,792	6,882	6,974	7,098	7,135	7,163	7,239
Married couples	1,744	1,745	1,816	1,777	1,883	1,891	1,844	1,852	1,863	1,909
No earner	145	143	151	162	179	167	168	156	159	170
One earner	384	375	372	395	411	413	434	400	438	435
Two earners	1,215	1,227	1,294	1,219	1,293	1,310	1,242	1,296	1,266	1,304
Two-parent families with children	3,070	3,071	3,059	3,064	3,091	3,135	3,176	3,159	3,095	3,111
No earner	40	58	58	97	94	85	96	79	75	63
One earner	578	593	595	571	603	615	605	552	500	517
Two earners	1,789	1,772	1,781	1,779	1,791	1,826	1,960	2,002	1,958	1,932
Three or more earners	662	648	626	617	603	610	515	526	561	600
Married couples with other relatives	737	767	761	793	812	820	718	746	803	812
Lone-parent families	572	571	686	711	645	660	658	655	688	677
Male lone-parent families	86	73	83	101	91	95	95	101	109	108
Female lone-parent families	486	497	604	610	554	565	562	554	580	570
No earner	139	172	207	202	195	189	199	170	147	138
One earner	270	252	302	332	284	306	302	322	358	347
Two or more earners	78	74	94	76	76	70	62	62	75	85
Other non-elderly families	412	421	431	448	451	469	702	724	715	729
Unattached individuals	3,518	3,671	3,658	3,814	3,836	3,871	3,982	4,111	4,256	4,279
Elderly male	236	245	240	270	262	263	292	314	324	317
Non-earner	210	220	221	239	232	234	256	266	277	270
Earner	26	26	19	32	30	29	36	48	47	48
Elderly female	730	740	726	778	782	782	829	841	853	861
Non-earner	698	712	683	747	753	751	791	780	794	803
Earner	33	28	43	31	29	30	38	60	59	58
Non-elderly male	1,482	1,537	1,599	1,651	1,656	1,638	1,682	1,722	1,784	1,805
Non-earner	172	246	253	300	281	276	295	292	269	265
Earner	1,310	1,290	1,346	1,351	1,376	1,363	1,387	1,429	1,514	1,540
Non-elderly female	1,070	1,149	1,094	1,114	1,136	1,188	1,179	1,235	1,296	1,295
Non-earner	189	236	246	231	290	264	281	286	308	301
Earner	881	913	848	883	845	925	899	949	988	994

Notes and Definitions

Income Definitions

This section reviews the definitions of the main income concepts and their components. In order to highlight the relationships between them, this section is organized according to the "Classification of Income Sources", shown as a table under *Total income*, below.

Total income

Total income refers to income from all of the sources including government transfers and before deduction of federal and provincial income taxes. It may also be called income before tax (but after transfers). All sources of income are identified as belonging to either market income or government transfers.

Table A

Classification of Income Sources

Total income
Market income
Earnings
Wages and salaries
Self-employment income
Farm
Non-farm
Investment income
Retirement pensions
Other income
Government transfers
Old Age Security and Guaranteed Income Supplement/Spouse's Allowance
Canada Pension Plan/Quebec Pension Plan benefits
Child tax benefits
Employment Insurance benefits
Workers' compensation benefits
GST/HST Credit
Provincial/territorial tax credits
Social assistance
Other government transfers

While a justification of the definition of income is not attempted here, some important inclusions and exclusions are noted.

- The concept of income covers income received while a resident of Canada or as relevant for income tax purposes in Canada. This excludes some, but not all, foreign income.

- Retirement income received as a regular pension or annuity during retirement is included, while cash withdrawals from private pension plans, including Registered Retirement Savings Plans (RRSPs), prior to retirement, are excluded.
- Realized capital gains from financial investments are excluded. However, inasmuch as they provide a retirement income as defined above, they may be partially accounted for. The Canadian System of National Accounts (CSNA), which focuses on current production and the incomes arising from it, excludes both retirement pensions and realized capital gains.
- In the CSNA and the present classification, taxes on capital gains are included in income taxes, as are taxes on RRSP withdrawals. Both capital gains (the taxable portion thereof) and RRSP withdrawals figure in the calculation of taxes, but are not part of total income in the CSNA or in this classification.
- This classification includes all refundable tax credits and benefits, including those that are not part of total income for income tax purposes, such as child tax benefits, the Goods and Services Tax Credit/Harmonized Sales Tax Credit, and other provincial or territorial tax credits. There are other, smaller differences between total income here and that defined for tax purposes (see "Other income" and "Other government transfers").
- Contributions to Employment Insurance and the Canada and Quebec Pension Plans, both federal programs, are not included in income taxes, nor are they deducted from income to arrive at after-tax income. However, the Canadian System of National Accounts recently revised its definition of taxes on production to include these payroll taxes, in accordance with international recommendations on national accounting. SLID will publish data on these items at a later date.

Market income

Market income is the sum of earnings (from employment and self-employment), investment income, (private) retirement income, and the items under "other income". It is equivalent to total income minus government transfers. It is also called income before taxes and transfers.

Earnings

This includes earnings from both paid employment (wages and salaries) and self-employment.

Wages and salaries

These are gross earnings from all jobs held as an employee, before payroll deductions such as income taxes, employment insurance contributions or pension

plan contributions, etc. Wages and salaries include the earnings of owners of incorporated businesses, although some amounts may instead be reported as investment income. Commission income received by salespersons as well as occasional earnings for baby-sitting, for delivering papers, for cleaning, etc. are included. Overtime pay is included.

For historical reasons, data previously published from the SCF up to reference year 1997 were always adjusted to exclude the income of individuals and families whose major source of income was military pay and allowances, if they were not living in barracks. Military personnel living in barracks were not part of the target population to begin with, nor are they now, in SLID. The SCF data have now been readjusted back in time to include military income of those not living in barracks, making the data consistent with the target population for all years, in either survey. (Certain specified tables on the SCF CD-ROM products or 1996 and 1997 were already produced on this basis, but were not widely used.)

Self-employment income

This is net self-employment income, i.e., after deduction of expenses. Negative amounts (losses) are accepted. It includes income received from self-employment on own account, in partnership in an unincorporated business, or in independent professional practice. Income from roomers and boarders (excluding that received from relatives) is included. Note that because of the various inclusions, receipt of self-employment income does not necessarily mean the person held a job.

Self-employment income is sub-divided into farm self-employment income and non-farm self-employment income. Farm self-employment income is reported by individuals who operate their own or a rented farm, either on own account or in partnership. Included are money receipts from the sale of farm products as well as related supplementary and assistance payments from governments. Income in kind is excluded.

Investment income

This includes interest received on bonds, deposits and savings certificates from Canadian or foreign sources, dividends received from Canadian and foreign corporate stocks, cash dividends received from insurance policies, net rental income from real estate and farms, interest received on loans and mortgages, regular income from an estate or trust fund and other investment income. Realized capital gains from the sale of assets are excluded. Negative amounts are accepted.

Retirement pensions

This is retirement pensions from all private sources, primarily employer pension plans. Amounts may be received in various forms such as annuities, super-

annuation or RRIFs (Registered Retirement Income Funds). Withdrawals from RRSPs (Registered Retirement Savings Plans) are not included in retirement pensions. However, they are taken into account as necessary for the estimation of certain government transfers and taxes. For data obtained from administrative records, income withdrawn from RRSPs before the age of 65 is treated as RRSP withdrawals, and income withdrawn from RRSPs at ages 65 or older is treated as retirement pensions. Retirement pensions may also be called pension income.

Government transfers

Government transfers include all direct payments from federal, provincial and municipal governments to individuals or families. See the table "Classification of income sources" for a list of the government transfers identified separately in the latest reference year. It should be noted that many features of the tax system also carry out social policy functions but are not government transfers per se. The tax system uses deductions and non-refundable tax credits, for example, to reduce the amount of tax payable, without providing a direct income.

Child tax benefits

Federal child tax benefits began in 1993 and replaced both the federal Family Allowances and the Child Tax Credit. Several provincial and territorial programs have since been introduced, in addition to Quebec family allowances which already existed before 1993. To be eligible, a person must have the primary responsibility for the care and upbringing of one or more children under the age of 18. Most benefits are calculated by setting a maximum amount per family or per child and reducing that total by a certain percentage of the family's net income. The programs which were explicitly accounted for in the data for 1999 were: the federal basic benefit and National Child Benefit Supplement (together called the Canada Child Tax Benefit), the Newfoundland and Labrador Child Benefit, the Nova Scotia Child Benefit, the New Brunswick Child Tax Benefit, the New Brunswick Earned Income Supplement, the Quebec *Allocation familiale*, the Quebec *Allocation à la naissance*, the Ontario Child Care Supplement for Working Families, the Saskatchewan Child Benefit, the Alberta Family Employment Tax Credit, the BC Family Bonus, and the BC Earned Income Benefit.

Old Age Security (OAS), Guaranteed Income Supplement (GIS) and Spouse's Allowance

The Old Age Security (OAS) pension is targeted to Canadian residents aged 65 and over. OAS recipients who have little or no other income may also receive the federal Guaranteed Income Supplement (GIS); and their spouses, if aged 60 to 64 (and not yet eligible for OAS and GIS themselves), receive the Spouse's Allowance.

Canada Pension Plan (CPP) and Quebec Pension Plan (QPP) benefits

The CPP and QPP are compulsory contributory social insurance programs that provide a source of retirement income and protect workers and their families against loss of income due to disability or death.

Employment Insurance benefits

Employment Insurance is a federal program which includes the following types of benefits: regular unemployment benefits, sickness benefits, maternity and parental benefits, and benefits for persons taking approved training courses or participating in job creation or job-sharing projects. To qualify, the claimant must have ceased receiving employment income and have worked a minimum number of weeks or hours of insurable employment over the preceding period.

Social assistance

Social assistance covers many provincial and municipal income supplements to individuals and families. It is usually provided only after all other possible sources of support have been exhausted.

Workers' compensation benefits

Workers' compensation is provided to protect all full-time and part-time employees from loss of salary due to work accidents or occupational diseases and help them to pay their medical expenses and other costs.

Goods and Services Tax/Harmonized Sales Tax Credit

This credit was introduced in conjunction with the Goods and Services Tax in 1990. It is intended to offset the GST/HST for lower-income families and individuals. In Nova Scotia, New Brunswick and Newfoundland, its name was changed to the Harmonized Sales Tax Credit in April 1997 when the administration of the tax was combined with provincial sales tax.

Provincial/territorial tax credits

Included here are refundable tax credits other than those for children (included with child tax benefits). Some are designed to help low-income individuals and families to pay property taxes, education taxes, rent and living expenses, and so on. Provincial sales tax credits such as the Quebec Sales Tax Credit and the Newfoundland HST Credit are included. The Quebec abatement, although refundable, is not included here but rather with income taxes.

Other government transfers

This includes government transfers not included elsewhere, mainly any other non-taxable transfers. In SLID, these amounts are included with "Other income". This

is partly because the coverage of any transfers not taxed through the income tax system is low. In the interviews of both SCF and SLID, there may be under-reporting of these transfers, which are mainly collected using an open question. Nonetheless, the types of transfers which have come under this heading include: training program payments not reported elsewhere, the Veteran's pension, pensions to the blind and the disabled, regular payments from provincial automobile insurance plans (excluding lump-sum payments), and benefits for fishing industry employees.

Other income

This sub-total includes all items of market income not included elsewhere. Among them are support payments received (also called alimony and child support). The coverage of other items depends at least to some extent on the method of income data collection, whether from administrative income tax records or by interview. Those items which are included on line 130 of the T1 tax return are well covered. These include, but are not restricted to, retiring allowances (severance pay/termination benefits), scholarships, lump-sum payments from pensions and deferred profit-sharing plans received when leaving a plan, the taxable amount of death benefits other than those from CPP or QPP, and supplementary unemployment benefits not included in wages and salaries.

Income tax

Income tax is the sum of federal and provincial income taxes payable (accrued) for the taxation year. Income taxes include taxes on income, capital gains and RRSP withdrawals, after taking into account exemptions, deductions, non-refundable tax credits, and the refundable Quebec abatement. In the Survey of Labour and Income Dynamics, the data are either taken directly from administrative records or estimated based on aggregate data from administrative records, as this yields better results than the amounts reported by interview.

After-tax income

After-tax income is total income, which includes government transfers as defined here, less income tax. It may also be called income after tax.

Family Definitions

Dwelling

In general terms a dwelling is defined as a set of living quarters. A private dwelling is a separate set of living quarters with a private access. A collective dwelling may be institutional, communal or commercial in nature. Of the different types of collective dwellings, only communal dwellings are covered in the SLID and the SCF.

Household

A household is defined as a person or group of persons residing in a dwelling.

Adults

Adults are defined in SLID as 16 or older as of December 31st of the reference year, and in SCF they are defined as 15 or older at the time the person entered the Labour Force Survey sample, which is approximately 6 months prior to the interview in April. The impact of this conceptual difference is considered to be negligible.

Economic families, unattached individuals, and all units
An economic family is defined as a group of two or more persons who live in the same dwelling and are related to each other by blood, marriage, common-law or adoption. An unattached individual is a person living either alone or with others to whom he or she is unrelated, such as roommates or a lodger. The total of economic families and unattached individuals may be referred to as either "all units" or economic families composed of one or more persons.

Census families and persons not in census families

The term "census family" corresponds to what is commonly referred to as a "nuclear family" or "immediate family". In general, it consists of a married couple or common-law couple with or without children, or a lone-parent with a child or children; furthermore, each child does not have his or her own spouse or child living in the household.

SLID uses a slightly different definition of census families from that used by the SCF. In this definition, the restriction that a "child" of a parent in a census family must be under the age of 25 has been added. There must now also be a parent-child relationship (guardian relationships such as aunt or uncle are not sufficient). The previous restriction that the child must never have been legally married has been dropped. Data drawn from the SCF still use the earlier definition.

Persons "not in census families" are those living alone, living with unrelated individuals, or living with relatives but not in a husband-wife or parent-unmarried child (including guardianship child) relationship.

By definition, all persons who are members of a census family are also members of the same economic family.

Family income

Family income is the sum of income of each adult in the family as defined above. Household income is likewise the sum of incomes of all adults in the household. Family and household membership is defined at a particular

point in time, while income is based on the entire calendar year. The family members or “composition” may have changed during the reference year, but no adjustment is made to family income to reflect this.

SLID defines households and families according to the living arrangements on December 31 of the reference year, while SCF defined them at the time of the survey, which was the following April. Residents of Canada are also defined at those points in time. This timing difference is not believed to have a major impact.

The manner in which relationship or membership information is collected differs between the two surveys, but both approaches should yield the same results. The SCF information was taken from the Labour Force Survey and was the relationship of each person to a specific individual, called the reference person. SLID collects the relationship between every pair of individuals in a household.

Head of family

SCF has a concept of “head of family” which does not exist in SLID (see “Major income earner”). Unlike the concept of major income earner which SLID uses, it is based on relationships, rather than who receives income and of what type or how much. The following rules determine the head of family. If the economic family consists of only one census family, then only the first two rules are necessary. All references to married relationships include legally married and common-law relationships.

- In families consisting of a married couple (with or without children or other relatives), the man is the “head”.
- In lone-parent families with unmarried children, the parent is the “head”.
- In lone-parent families with married children, the member who is mainly responsible for the maintenance of the family, as identified in a survey question, is the “head”.
- In families where relationships are other than husband-wife or parent-child, normally the eldest in the family is considered the head.

Major income earner

This characteristic is important for the derivation of detailed family types (see “Family classification”). The SCF used the concept of “head of family”. For each household and family, the major income earner is the person with the highest income before tax, with one exception: a child living in the same census family as his/her parent(s) cannot be identified as the major

income earner of the census family (this does not apply to economic families).

For persons with negative total income before tax, the absolute value of their income is used, to reflect the fact that negative incomes generally arise from losses “earned” in the market-place and are not meant to be sustained. In the rare situations where two persons have exactly the same income, the older person is the major income earner.

Family classification

SLID has adopted the basic classification used in SCF, although other family types can be derived using the SLID internal files. SLID uses the major income earner as opposed to head of family, where these concepts are relevant (see the notes following the classification), but this is believed to have a minimal impact.

Table B

Classification of family types

Economic families (or Census families), 2 persons or more	
Elderly families	
Married couples	
Other elderly families	
Non-elderly families	
Married couples without children	
No earner	
One earner	
Two earners	
Two-parent families with children	
No earner	
One earner	
Two earners	
Three or more earners	
Married couples with other relatives	
Lone-parent families	
Male lone-parent families	
Female lone-parent families	
No earner	
One earner	
Two or more earners	
Other non-elderly families	
Unattached individuals (or Persons not in census families)	
Elderly male	
Non-earner	
Earner	
Elderly female	
Non-earner	
Earner	
Non-elderly male	
Non-earner	
Earner	
Non-elderly female	
Non-earner	
Earner	

Within this classification, the following definitions apply. Note that wherever the term "major income earner" is used, the term "head of family" should be substituted in the case of SCF data.

Elderly family: The major income earner is aged 65 or over.

Non-elderly family: The major income earner is under age 65.

Married couples/Spouses: Married couples, including legally married, common-law and same-sex relationships, where one of the spouses is the major income earner.

Children: A child or children (by birth, adopted, step, or foster) of the major income earner under age 18. Other relatives may also be in the family.

Lone-parent family: Includes at least one child as defined above. Families where the parent is 65 years or older are excluded.

Relative: A person related to the major income earner by blood, marriage, adoption or common-law.

Other relative: A person in the economic family who is not the major income earner nor his/her spouse or child under age 18.

Analytical Concepts

Current dollars versus constant dollars

"Current dollars" are what we usually mean when we refer to a currency in the current time period. The term "constant dollars" refers to dollars of several years expressed in terms of their value ("purchasing power") in a single year, called the base year. This type of adjustment is done to eliminate the impact of widespread price changes. Current dollars are converted to constant dollars using an index of price movements. The most widely used index for household or family incomes, provided that no specific uses of the income are identified, is the Consumer Price Index (CPI), which reflects average spending patterns by consumers in Canada.

The following table shows the annual rates of the Consumer Price Index. To convert current dollars of any year to constant dollars, divide them by the index of that year and multiply them by the index of the base year you have chosen (remember that the numerator contains the index value of the year you want to move to). For example, using this index, \$10,000 in 1997 would be \$10,092 in 1998 constant dollars ($\$10,000 \times 108.6/107.6 = \$10,092$).

Table C

Consumer Price Index, annual rates, 1992=100

1980	52.4	1991	99.5
1981	58.9	1992	100.0
1982	65.3	1993	101.8
1983	69.1	1994	102.0
1984	72.1	1995	104.2
1985	75.0	1996	105.9
1986	78.1	1997	107.6
1987	81.5	1998	108.6
1988	84.8	1999	110.5
1989	89.0	2000	113.5
1990	93.5		

Earners/Income recipient

An earner is a person who received income from employment (wages and salaries) and/or self-employment during the reference year. The term income recipient is generally used for someone who received a positive (or negative) amount of income of any given type.

Mean Income (Average Income)

The mean or average income is computed as the total or "aggregate" income divided by the number of units in the population. It offers a convenient way of tracking aggregate income while adjusting for changes in the size of the population.

There are two drawbacks to using average income for analysis. First, since everyone's income is counted, the mean is sensitive to extreme values: unusually high income values will have a large impact on the estimate of the mean income, while unusually low ones, i.e. highly negative values, will drive it down. (See also "Recipients versus non-recipients" and "Negative values".) Secondly, it does not give any insight into the allocation of income across members of the population. For this, measures such as quintiles, deciles, or Gini coefficients may be used.

Recipients versus non-recipients (Zero values)

For every table showing average incomes, it must be kept in mind whether non-recipients of that type of income are included or excluded from the population. In the case of total family income, the difference of including or excluding units with zero income is small since there are very few such families. However, if one is interested in the average amount of individual self-employment earnings, the value will be quite different if one includes those persons who were not self-employed. Zero values are included in all tables focusing on the three main income concepts (market, total and after-tax income), government transfers or taxes. Zero values are excluded in table 4.2.

Negative values

Negative income amounts can arise in two ways: net losses from self-employment (expenses exceed receipts), or net investment losses (losses exceed gains). As with zero values, negative values can have a large impact on results. In general, the published income tables treat negative values no differently than positive values, but there are a few exceptions: for the calculation of both Gini coefficients and the low income gap, negative values are converted to zeroes; and in the derivation of the major income earner of a family or household, the absolute value is used instead (see “Major income earner” under “Family definitions”).

Quintiles and Deciles

Income quintiles are a convenient way of categorizing units of a given population from lowest income to highest income for the purposes of drawing conclusions about the relative situation of people at either end or in the middle of the scale. Rather than using fixed income ranges, as in a typical distribution of income, it is the size of each population group that is fixed.

First, all the units of the population, whether individuals or families, are ranked from lowest to highest by the value of their income of a specified type, such as after-tax income. Then the ranked population is divided into five groups of equal numbers of units, called quintiles. Analogously, dividing the population ranked by income into ten groups, each comprising the same number of units, produces deciles.

Most analyses should be carried out on the people of different quintiles within a distribution. Care should be taken in making comparisons between quintiles that resulted from different distributions, because any difference in either the population or the income concept used to rank units could have a large effect. It is probable that both the income ranges represented by each quintile and the people making up each quintile will be different.

Median Income

The median income is the value for which half of the units in the population have lower incomes and half have higher incomes. To derive the median value of income, units are ranked from lowest to highest according to their income and then separated into two equal-sized groups. The value that separates these groups is the median income. It corresponds to the 50th percentile.

Because the median corresponds exactly to the midpoint of the income distribution, it is not, contrary to the mean, affected by extreme income values. This is a useful feature of the median, as it allows one to abstract from unusually high values held by relatively few people.

Since income distributions are typically skewed to the left – that is, concentrated at the low end of the scale – median income is usually lower than mean income.

Implicit rate of government transfers or taxes

The implicit rate of either transfers or taxes, as the case may be, is a way of showing the relative importance of transfers received or taxes paid for different families or individuals. This concept is similar, but not identical, to the effective rate of taxation. For a given individual or family, the effective rate is the amount of transfers/taxes expressed as a percentage of their income, usually market income, total income, or after-tax income. The implicit rate for a given population is the average (or aggregate) amount of transfers/taxes expressed as a percentage of their average (or aggregate) income.

Family size adjustment (Equivalence scale)

When comparing family incomes to study such things as income adequacy or socio-economic status, one often wants to take the family size into account. Basically stated, the income amount itself is not sufficient to understand a family's financial well-being without knowing how many people are sharing it. Two approaches have been used to help with the analysis of family income. One is to produce data by detailed family types, so that within a given family type, differences in family size are not significant. In fact, many income measures have been crossed by detailed family types in the published tables.

The other way to take into account family size is to adjust the income amount, for the purposes of analysis only. The major challenge of this approach is to select an appropriate adjustment factor. It can be argued, however, that some adjustment is better than none.

The simplest method is to use per capita income, that is, to divide the family income by the family size. A limitation of per capita income, however, is that it tends to underestimate economic well-being for larger families as compared to smaller families. This is due to the fact that it assumes equal living costs for each member of the family, but some costs, primarily those related to shelter, decrease proportionately with family size (they may also be lower for children than for adults). For example, the shelter costs for an adult married couple with no children are arguably not much more than those for an adult living alone. To take such economies of scale into account, it is common to use an “equivalence scale” to adjust family incomes. Instead of implicitly assuming equal costs for additional family members as the per capita approach does, the equivalence scale is a set of decreasing factors assigned to the first member, the second member, and so on. The adjusted income amount for the family is derived by dividing the income value by the sum of the factors assigned to each member.

There is no single equivalence scale in use in Canada. The one used in the published income tables and in concepts such as the Low Income Measure (LIM) has, however, achieved a high degree of acceptance. In this equivalence scale, the factors are as follows:

- the oldest person in the family receives a factor of 1.0;
- the second oldest person in the family receives a factor of 0.4;
- all other family members aged 16 and over each receive a factor of 0.4;
- all other family members under age 16 receive a factor of 0.3.

For example, this translates into a total factor for dividing income of just 1.4 for a married couple instead of 2.0 (the family size). Such a family with total income of \$56,000 would be considered to have a standard of living equivalent to an adult living alone with a total income of \$40,000, as compared to an adult with \$28,000 when calculated on a per capita basis.

Gini coefficient

The Gini coefficient, as applied to incomes, measures the degree of inequality in an income distribution. Gini coefficients are published for a variety of income measures such as market income, total income and after-tax income, and are used to compare the uniformity of income allocation between different income measures across different populations or within the same population over time.

Values of the Gini coefficient can range from 0 to 1. A value of zero indicates income is equally divided among the population with all units receiving exactly the same amount of income. At the opposite extreme, a Gini coefficient of 1 denotes a perfectly unequal distribution where one unit possesses all of the income in the economy. A decrease in the value of the Gini coefficient can, by and large, be interpreted as reflecting a decrease in inequality, and vice versa. As a rough rule of thumb when using data from SLID or SCF, a difference of 0.01 or more between two Gini coefficients is considered statistically significant.

Low Income Definitions

Low income cutoff (LICO)

Low income cutoffs (LICOs) are established using data from the Family Expenditure Survey, now known as the Survey of Household Spending. They convey the income level at which a family may be in straitened circumstances because it has to spend a greater proportion of its income on necessities than the average family of

similar size. Specifically, the threshold is defined as the income below which a family is likely to spend 20 percentage points more of its income on food, shelter and clothing than the average family. There are separate cutoffs for seven sizes of family – from unattached individuals to families of seven or more persons – and for five community sizes – from rural areas to urban areas with a population of more than 500,000.

Calculation of low income cutoffs

The first step in the production of a set of low income cutoffs is to calculate the average proportion of income that a family spends on food, shelter and clothing. The 1992 Family Expenditure Survey found that, on average, families spend 44% of their after-tax income (and 35% of their total “before-tax” income) on these necessities. Then, 20 percentage points are added, giving 64% of after-tax income. This is done on the grounds that a family spending more than this proportion of its income on necessities is significantly worse off than the average. The final step is to look at the distribution of income by expenditure and determine, using a regression line, the level of income at which a family tends to spend 20 percentage points more than the average on the necessities of food, shelter and clothing.

Updating and rebasing the low income cutoffs

There are two reference years that play a part in the calculation of a set of low income cutoffs: the base year and the income reference year. The base year supplies the average spent on food, shelter and clothing. This percentage is used to derive a set of cutoffs that are suitable for use with income data from that year. Cutoffs for other income reference years may be obtained by applying the corresponding Consumer Price Index (CPI) inflation rate to the basic set of cutoffs.

Using the CPI to update the cutoffs takes inflation into account, but does not reflect any changes that might occur in the average spending on necessities. In the past, Statistics Canada has developed a new set of cutoffs after each Family Expenditure Survey. These are referred to as “bases” because the average spending on necessities in that base year drives the calculation of the cutoffs. The two most recent base years are 1992 and 1986. Cutoffs based on 1992 are most commonly used, and are available for the income reference years from 1980 onwards.

Low income rate

Low income rates can be calculated for persons or for families. In either case, the income that is compared to the cutoff is the income of the entire economic family. “Persons in low income” should be interpreted as persons who are part of low income families including persons living alone whose income is below the cutoff. Similarly, “children in low income” means “children who

are living in low income families". In other words, all members of an economic family have the same low income status, but they are counted separately when person-based low income rates are calculated.

To calculate the low income rates, the family size and community size are used to find the appropriate cutoff. Then the family income is compared to that cutoff. If a family low income rate is being calculated, then the family is counted as being in low income if its income is less than the cutoff. If a person low income rate is being calculated, then all persons in the family are counted as being in low income if the family income is less than the cutoff.

Use of after-tax and before-tax LICOs

The average portion of income that families spend on food, shelter and clothing, which figures prominently in the low income cutoffs, is undoubtedly a useful gauge of economic well-being no matter which income concept is used. The choice of after-tax income or total income – or even market income for that matter – depends on whether one wants to take into account the added spending power that a family gets from receiving government transfers and its reduced spending power from paying taxes.

In the past, Statistics Canada has produced two sets of low income cutoffs and corresponding rates – those based on total income (i.e. income including government transfers, before the deduction of income taxes) and those based on after-tax income. The total income rates, called "before-tax rates", were better known, for the main reason that the survey production cycle made them available earlier than the after-tax rates.

Starting with the publication of data for 1998, the two sets of rates are available simultaneously. The after-tax rates are featured in the analytical portion of this publication. This choice to highlight after-tax rates was made for two main reasons.

First, income taxes and transfers are essentially two methods of income redistribution. The before-tax rates only partly reflect the entire redistributive impact of Canada's tax/transfer system, by including the effect of transfers but not the effect of income taxes. Second, since the purchase of necessities is made with after-tax dollars, it is logical to use people's after-tax income to draw conclusions about their overall economic well-being.

A note about the calculation of before-tax versus after-tax low income cutoffs: the derivation of each set of cutoffs is done independently. There is no simple relationship, such as the average amount of taxes payable, that distinguishes the two levels. Instead, the

entire calculation of cutoffs is done twice – both on a before-tax basis and on an after-tax basis.

Differences in after-tax rates and before-tax rates

After-tax low income cutoffs, and the resulting after-tax rates, have been published back to 1980. The number of people falling below the cutoffs has been consistently lower on an after-tax basis than on a before-tax basis. This result may appear inconsistent at first glance, since incomes after tax cannot be any higher than they are before tax, considering that all transfers, including refundable tax credits, are included in the definition of "before-tax" total income. However, with a relative measure of low income such as the LICO, this result is to be expected with any income tax system which, by and large, taxes those with more income at a higher rate than those with less. "Progressive" tax rates, as they are often called, make the distribution of income more compressed. Therefore, some families that are in low income before taking taxes into account are relatively better off and are not in low income on an after-tax basis.

Low income gap

The low income gap, previously called "low income deficiency", is the amount that a low income family falls short of the relevant low income cutoff. For the calculation of this gap, negative incomes are treated as zero.

For example, a family with an income of \$15,000 and a relevant low income cutoff of \$20,000 would have a low income gap of \$5,000. In percentage terms this gap would be 25%. The average gap for a given population, whether expressed in dollar or percentage terms, is the average of this value as calculated for each unit.

Market Basket Measure

Human Resources Development Canada has been collaborating with the provincial and territorial ministries of social services to develop a "Market Basket Measure" (MBM). The approach is to cost out a basket of necessary goods and services including food, shelter, clothing and transportation, and a multiplier to cover other essentials. The results would define levels of income needed to cover the cost of the basket.

The same argument that can be made for using after-tax low income rates can be made for using after-tax income to compare to the MBM thresholds. That is, a measure of well-being should take into account what is actually available to spend. The income concept that has been proposed for comparisons with the MBM thresholds goes even further than after-tax income by also removing other non-discretionary expenses such as support payments, work-related child care costs and employee contributions to pension plans and to Employment Insurance. Statistics Canada has started to collect

some of the data necessary to produce rates based on the Market Basket Measure.

This type of measure is often called an “absolute” measure, even though there is clearly judgement involved in specifying the contents of the basket of goods and services. Nevertheless, the line is absolute in the sense that it does not depend directly on the distribution of income.

On Poverty and Low Income

Ivan P. Fellegi
Chief Statistician of Canada

Recently the news media have provided increasing coverage of Statistics Canada's low income cutoffs and their relationship to the measurement of poverty. At the heart of the debate is the use of the low income cutoffs as poverty lines, even though Statistics Canada has clearly stated, since their publication began over 25 years ago, that they are not. The high profile recently given to this issue has presented Statistics Canada with a welcome opportunity to restate its position on these issues.

Many individuals and organizations both in Canada and abroad understandably want to know how many people and families live in “poverty”, and how these levels change. Reflecting this need, different groups have at different times developed various measures which purported to divide the population into those who were poor and those who were not.

In spite of these efforts, there is still no internationally-accepted definition of poverty unlike measures such as employment, unemployment, gross domestic product, consumer prices, international trade and so on. This is not surprising, perhaps, given the absence of an international consensus on what poverty is and how it should be measured. Such consensus preceded the development of all other international standards.

The lack of an internationally-accepted definition has also reflected indecision as to whether an international standard definition should allow comparisons of well-being across countries compared to some international norm, or whether poverty lines should be established according to the norms within each country.

The proposed poverty lines have included, among others, relative measures (you are poor if your means are small compared to others in your population) and absolute measures (you are poor if you lack the means to buy a specified basket of goods and services designated as essential). Both approaches involve judgmental and, hence, ultimately arbitrary choices.

In the case of the relative approach, the fundamental decision is what fraction of the overall average or median income constitutes poverty. Is it one-half, one-third, or some other proportion? In the case of the absolute approach, the number of individual judgements required to arrive at a poverty line is far larger. Before anyone can calculate the minimum income needed to purchase the “necessities” of life, they must decide what constitutes a “necessity” in food, clothing, shelter and a multitude of other purchases, from transportation to reading material.

The underlying difficulty is due to the fact that poverty is intrinsically a question of social consensus, at a given point in time and in the context of a given country. Someone acceptably well off in terms of the standards in a developing country might well be considered desperately poor in Canada. And even within the same country, the outlook changes over time. A standard of living considered as acceptable in the previous century might well be viewed with abhorrence today.

It is through the political process that democratic societies achieve social consensus in domains that are intrinsically judgmental. The exercise of such value judgements is certainly not the proper role of Canada's national statistical agency which prides itself on its objectivity, and whose credibility depends on the exercise of that objectivity.

In Canada, the Federal/Provincial/Territorial Working Group on Social Development Research and Information was established to create a method of defining and measuring poverty. This group, created by Human Resources Development Canada and social services ministers in the various jurisdictions, has proposed a preliminary market basket measure of poverty – a basket of market-priced goods and services. The poverty line would be based on the income needed to purchase the items in the basket.

Once governments establish a definition, Statistics Canada will endeavour to estimate the number of people who are poor according to that definition. Certainly that is a task in line with its mandate and its objective approach. In the meantime, Statistics Canada does not and cannot measure the level of poverty” in Canada.

For many years, Statistics Canada has published a set of measures called the low income cutoffs. We regularly and consistently emphasize that these are quite different from measures of poverty. They reflect a well-defined methodology which identifies those who are substantially worse off than the average. Of course, being significantly worse off than the average does not necessarily mean that one is poor.

Nevertheless, in the absence of an accepted definition of poverty, these statistics have been used by many analysts to study the characteristics of the relatively worst off families in Canada. These measures have enabled us to report important trends, such as the changing composition of this group over time. For example, 20 to 30 years ago the elderly were by far the largest group within the “low income” category, while more recently lone-parent families headed by women have grown in significance.

Many people both inside and outside government have found these and other insights to be useful. As a result, when Statistics Canada carried out a wide-ranging public consultation a decade ago, we were almost unanimously urged to continue to publish our low income analyses. Furthermore, in the absence of a generally accepted alternative methodology, the majority of those consulted urged us to continue to use our present definitions.

In the absence of politically-sanctioned social consensus on who should be regarded as “poor”, some people and groups have been using the Statistics Canada low income lines as a de facto definition of poverty. As long as that represents their own considered opinion of how poverty should be defined in Canada, we have no quarrel with them: all of us are free to have our own views. But they certainly do not represent Statistics Canada’s views about how poverty should be defined.

Comparisons between data up to 1995 and data since 1996

In all tables published since the availability of data for 1998, two data sources have been merged into a single time series. Data up to and including 1995 are drawn from the Survey of Consumer Finances (SCF, last conducted for reference year 1997), and data 1996 and onwards are drawn from the Survey of Labour and Income Dynamics (SLID).

Different surveys will produce slightly different estimates on the same topics due to a variety of factors. Every attempt was made to minimize and monitor these differences between the two income surveys, while nonetheless making some important improvements in survey practices. Before replacing the SCF series with SLID, a careful study was done on the overlapping reference years, particularly the years 1996 and 1997, as SLID only acquired its full sample size in 1996. The results of the study are contained in the Income Statistics Division research paper, *A Comparison of the Results of the Survey of Labour and Income Dynamics (SLID) and the Survey of Consumer Finances (SCF) 1993-1997: Update* (75F002MIE99007). All ISD research papers are available free of charge on the Statistics Canada internet site (statcan.ca).

In short, it was found that the two surveys told essentially the same story for all of the main income concepts. It is still possible, nonetheless, that for relatively detailed characteristics the data trends could reveal a “break” as a result of the change in survey. Such a break would likely appear as a noticeable upward or downward shift in a data series between the years 1995 and 1996. It represents a change in the data which is attributable to the two surveys having different samples and different methods (such as the use of tax data in the case of SLID), rather than a true change in the characteristics of the population. Users are advised to take note of the following survey differences which are known to exist and to have had an impact on the data trends at some detailed levels.

Better coverage of small income amounts

One notable improvement that occurred as a result of new survey techniques introduced in SLID is better coverage of small income amounts received by respondents. It has been observed in surveys conducted by questionnaire that respondents tend to forget or neglect small income amounts they received in the past. This means an underestimation of income in general, and in particular it means that many people who received a small amount of income instead report no income at all (there are differences depending on whether the income concept includes or excludes government transfers, however).

The use of administrative income tax files in SLID for the majority of sample respondents means that there is considerably better coverage of non-zero amounts of income, and in general a greater number of recipients of most kinds of income. Another technique used by SLID which may have improved coverage is that, even for respondents who report income by interview instead of via their tax records, there are two chances to prompt them for income sources, and therefore a greater likelihood of capturing an amount. This is because some income concepts are touched on in the January interview and then covered in the May interview, where it is possible to remind the respondent of a positive response in January. The types of income for which such “dependent interviewing” is used are earnings (from employment or self-employment), employment insurance benefits, social assistance, and worker’s compensation.

Detailed family types

The standard published “detailed family types” for economic families have changed in one regard. In the SCF, they are derived with reference to the “head of family”. In SLID, the same categories are used but in reference to the “major income earner”. See also “Major income earner” under “Family definitions” in the section on “Notes and definitions”. SLID dropped the concept

of head of family entirely, as it has little relevance in a modern context. But some sort of prioritization of people within a family is useful to uniquely identify the type of family, even if it is somewhat arbitrary.

The change in family concepts resulting from the transition from SCF to SLID has not affected data produced for the entire population of families consisting of two or more persons. However, for some of the detailed family types, the estimated number of families underwent a one-time increase or decrease between 1995 and 1996. Without drawing conclusions about the precise net effects of these changes, the following points can be made.

First, whereas the previous definition always gave husbands the status of head of family rather than wives, with the major income earner concept there is no distinction by sex, and it is possible for the wife to qualify. Since it still holds that wives are on average younger than husbands at least for older couples, this has caused a shift from elderly families to non-elderly families.

Second, the head of family concept gave preference to parents over their adult children and, where there is no husband-wife or parent-child relationship in the family, it gave preference to older members over younger ones. Now, younger adults are much more likely to qualify as major income earners than they did as heads of families. As a result, we see significant decreases in the number of "other elderly families" and "married couples with other relatives", and a large increase in the number of "other non-elderly families". (See the section "Family definitions" for details about the precise definitions of the family types.)

Comparisons with previous editions

The data for years prior to 1999 are not necessarily directly comparable to those of the 1998 edition. For example, dollar amounts are always expressed in constant dollars of the latest reference year. (See "Current dollars versus constant dollars" under "Analytical concepts".)

For the 1999 edition, the data for the years 1996 to 1998 have been revised slightly on two accounts. First, the number of families has shifted between the two family types "married couples with children" and "married couples living with other relatives" in order to adhere more strictly to the family definitions of the former Survey of Consumer Finances, on which data prior to 1996 are based. Second, the data for certain government transfers and income taxes have been revised on a one-time basis; therefore the data on related concepts such as total income, after-tax income, and even detailed family types (through the impact on the major income earner of the family) may have changed.

At some time in the future, Income Statistics Division will adjust the weights used in the Survey of Labour and Income Dynamics and the former Survey of Consumer Finances, resulting in a historical revision of all income time series data. Weight revisions are periodically necessary to take into account new benchmark population statistics provided by the Population of Census. Such a historical revision, which would be timed with the annual release of SLID data, also provides an opportunity to carry out other types of improvements in the sample design and weighting methods in the interest of improving data quality.

Sources, Methods and Estimation Procedures

Background

The statistics contained in this publication were derived from the Survey of Consumer Finances (SCF) and the Survey of Labour and Income Dynamics (SLID). For many years, SCF constituted the primary source of data on family income in Canada. In 1993, Statistics Canada introduced a new survey, SLID, with much the same objectives but of longitudinal rather than cross-sectional nature. Over the past five years, Statistics Canada has closely monitored the comparability of these two surveys. The two surveys do indeed produce comparable results. Starting with the 1998 reference year, SLID replaces SCF as the source of annual income estimates. Additional information on the comparability of the SLID and SCF can be obtained in *Bridging Two Surveys: An Integrated Series of Income Data from SCF and SLID, 1989-1997* or in *A Comparison of the Results of the Survey of Income Dynamics (SLID) and the Survey of Consumer Finances (SCF) 1993-1997: Update* (see also Related Products and Services).

This publication presents a wide range of income statistics for a 10 year period. Data from the SCF were used to compute statistics up to 1995 while for 1996 and onwards, SLID is the data source.

Methodology

Survey content

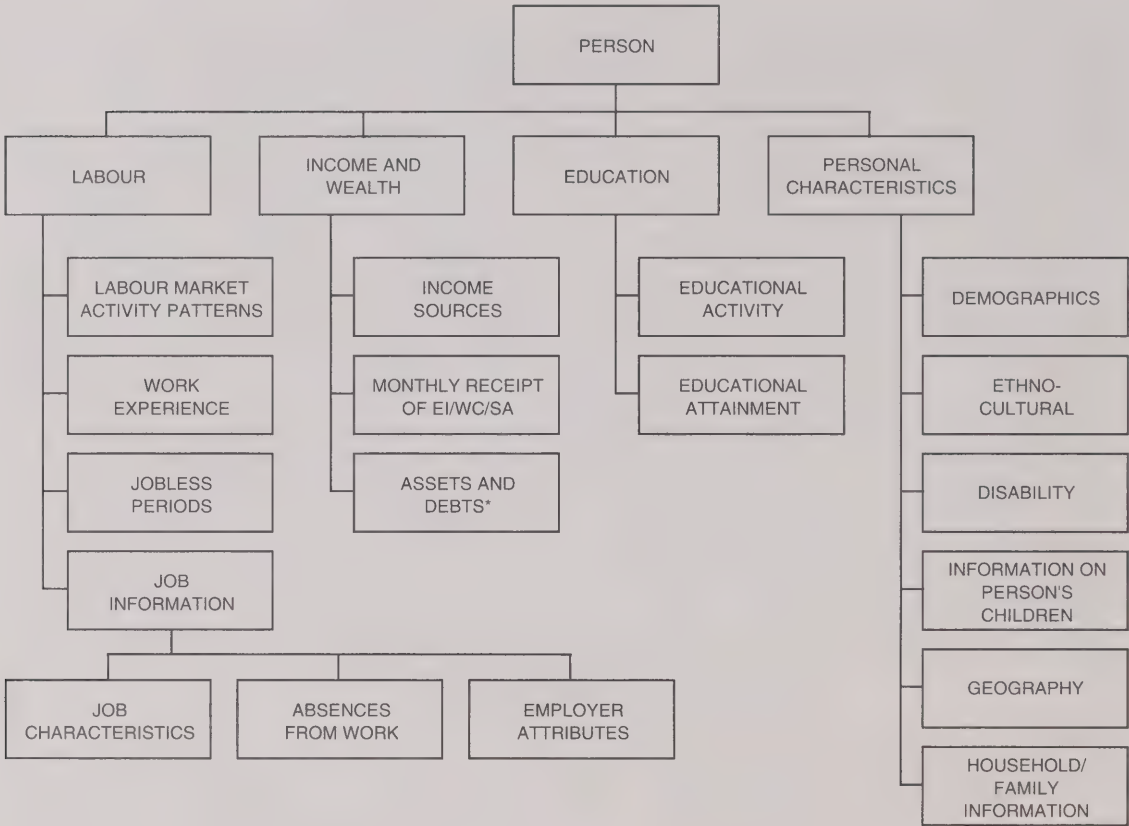
The SCF was an annual survey, conducted each April (but discontinued after April 1998) as a supplement to the Labour Force Survey (LFS), and designed to produce cross-sectional statistics on income by detailed sources. Information on labour force experience and demographic characteristics such as education, family relationships and household composition was also collected, primarily by using data collected for the LFS.

SLID was designed to capture changes in the economic well-being of individuals and families over time and the determinants of labour market and income changes. The survey supports analysis on transitions into and out of the labour force associated with the life cycle or with the business cycle; on the impact of family events on labour market activity and remuneration; on the determinants of income instability; on what triggers shifts into and out of low income and on changes in the composition of income through time. Since SLID additionally carries a broad selection of human capital variables, it is also used for studies of such topics as gender wage and earnings gaps.

The major content themes of SLID are illustrated in the following chart.

Chart A

ORGANIZATION OF CONTENT



* Not yet included in survey content

Survey Universe

SCF and SLID are household surveys that target essentially the same population. Both surveys cover all individuals in Canada, excluding residents of the Yukon, the Northwest Territories and Nunavut, residents of institutions and persons living on Indian reserves. Overall, these exclusions amount to less than 3 percent of the population.

The Sample

The samples for SLID and SCF are selected from the monthly Labour Force Survey (LFS) and thus share the latter's sample design. The LFS sample is drawn from an area frame and is based on a stratified, multi-stage design that uses probability sampling. The sample is composed of six independent samples. These samples are called rotation groups because each month one sixth of the sample (or one rotation group) is replaced.

The SCF was conducted each year as a supplement to the April LFS using two-thirds of the regular sample (four rotation groups). In total, approximately 35,000 households were surveyed. The SLID sample is composed of two panels. Each panel consists of two LFS rotation groups and includes roughly 15,000 households. A panel is surveyed for a period of six consecutive years. A new panel is introduced every three years. Thus two panels are always overlapping, resulting in a combined cross-sectional sample comparable in size to that of the SCF. The following diagram illustrates how and when panels overlap.

Chart B
Overlapping design of SLID sample

1	1	1	1	1	1	2	2	2	2
9	9	9	9	9	9	0	0	0	0
9	9	9	9	9	9	0	0	0	0
3	4	5	6	7	8	0	1	2	3
Panel 1									
			Panel 2						
						Panel 3			
								Panel 4	

Data Collection

The reference period for the SCF was the previous calendar year. Income questionnaires were mailed out to selected households prior to the April LFS. Information collected through this supplementary income survey, along with demographic and labour market data amassed by the LFS that month, constituted the SCF database.

For each sampled household in SLID, up to 12 interviews are conducted over a six-year period. Every year in

January, interviewers collect information regarding respondents' labour market experiences during the previous calendar year. Information on educational activity and family relationships is also collected at that time. The demographic characteristics of family and household members represent a snapshot of the population as of the end of each calendar year.

Every May information on income is collected from the same sampled households. The income interview is deferred until May to take advantage of income tax time when respondents are more familiar with their income situation. As in the SCF, the reference period for income is the previous calendar year.

To reduce response burden, respondents can give Statistics Canada permission to use their T1 tax information for the purposes of SLID. Those who do so are only contacted for the labour interviews. Over 80% of SLID's respondents give their consent to use their administrative records.

Both SCF and SLID interviews are conducted over the telephone using computer-assisted interviewing (CAI). The interviewer reads the questions as they appear on the computer screen and keys in the reported information. Skip-patterns and edits are built into the collection software, allowing interviewers to immediately detect and resolve response inconsistencies. Collection of date-related information (e.g., employment spells, jobless spells, interruption of work), is greatly improved by the use of such an interactive data capture technique. Another advantage of the CAI technology is the feeding back of details from the previous interview, helping the respondents to recall past events.

Proxy response is accepted in the SCF and SLID. This procedure allows one household member to answer questions on behalf of any or all other members of the household, provided he or she is willing to do so and is knowledgeable.

Data Quality

There are two types of errors inherent to sample survey data, namely, sampling errors and non-sampling errors. The reliability of survey estimates depends on the combined impact of sampling and non-sampling errors.

Sampling Errors

Sampling errors occur because inferences about the entire population are based on information obtained from only a sample of the population. The results are usually different from those that would be obtained if information were collected from the whole population. Errors due to the extension of conclusions based on the sample to the entire population are known as sampling errors. The sample design, the variability of the population

characteristics measured by the survey, and the sample size determine the magnitude of the sampling error. In addition, for a given sample design, different methods of estimation will result in sampling errors of different sizes.

Standard Error and Coefficient of Variation

A common measure of sampling error is the standard error (SE). The standard error measures the degree of variation introduced in estimates by selecting one particular sample rather than another of the same size and design. The standard error may also be used to calculate confidence intervals associated with an estimate (Y). Confidence intervals are used to express the precision of the estimate. It has been demonstrated mathematically that, if the sampling were repeated many times, the true population value would lie within the $Y \pm 2SE$ confidence interval 95 times out of 100 and within the narrower confidence interval defined by $Y \pm SE$, 68 times out of 100. Another important measure of sampling error is given by the coefficient of variation, which is computed as the estimated standard error as a percentage of the estimate Y (i.e. $100 \times SE / Y$).

To illustrate the relationship between the standard error, the confidence intervals and the coefficient of variation, let us take the following example. Suppose that the estimated average income from a given source is \$10,000, and that its corresponding standard error is \$200. The coefficient of variation is therefore equal to 2%. The 95% confidence interval estimated from this sample ranges from \$9,600 to \$10,400, i.e. $\$10,000 \pm \400 . This means that with a 95% degree of confidence, it can be asserted that the average income of the target population is between \$9,600 and \$10,400.

The bootstrap approach is used for the calculation of the standard errors of the estimates presented in this publication. For more information on standard errors and coefficients of variation, refer to the Statistics Canada publication (Catalogue 71-526-XPB), *Methodology of the Canadian Labour Force Survey*.

Standard errors and coefficients of variation of the estimates presented in this publication are available on a cost-recovery basis.

Suppression

Data reliability cutoffs were established based on variances of a number of different variables. In general, data values that have a coefficient of variation of less than 33% are not suppressed and are reliable to use. Suppressed estimates have a coefficient of variation greater than 33% and are not reliable.

The suppression cutoffs are listed below. Weighted person, family and household estimates that fall below these suppression cut-offs are withheld.

Table D

Suppression cutoffs

Geography	Weighted counts
Canada	13, 000
Newfoundland	2, 500
Prince Edward Island	1, 500
Nova Scotia	4, 000
New Brunswick	2, 500
Quebec	14, 000
Ontario	14, 500
Manitoba	6, 500
Saskatchewan	2, 500
Alberta	6, 000
British Columbia	11, 000

Non-sampling errors

Non-sampling errors generally result from human errors such as inattention, misunderstanding or misinterpretation. The impact of randomly occurring errors over a large number of observations will be minimal. Errors occurring systematically can, on the other hand, have a major impact on the reliability of estimates. Considerable time and effort is invested into reducing non-sampling errors in SLID and SCF.

Non-sampling errors may arise from a variety of sources such as coverage, response, non-response and processing errors.

Coverage error arises when sampling frame units do not exactly represent the target population. Units may have been omitted from the sampling frame (undercoverage), or units not in the target population may have been included (overcoverage), or units may have been included more than once (duplicates). Undercoverage, however, represents the most common coverage problem.

Slippage constitutes a measure of survey coverage error. It is defined as the percentage difference between control totals (as obtained from demographic estimates) and weighted sample counts. Slippage rates for household surveys are generally positive because of the more common problem of undercoverage of the population. According to the numbers reported below, in 1999, for example, SLID covered 87.01% of its target population.

Rates are also available upon request for sex, province and age groupings.

Table E

Slippage Rates in SLID

	1996	1997	1998	1999
Canada (%)	11.46	12.23	12.86	12.99

Response errors may be due to many factors, such as faulty questionnaire design, interviewers' or respondents' misinterpretation of questions, or respondents' faulty reporting. Great effort is invested in SCF and SLID to reduce the occurrence of response error. Measures undertaken to minimize response errors include the use of highly-skilled and well-trained interviewers, and supervision of interviewers to detect misinterpretation of instructions or problems with the questionnaire design. Response error can also be brought about by respondents who, willingly or not, provide inaccurate responses.

Income data are especially prone to misreporting, as income is a sensitive issue and includes many items with which respondents are not always familiar. To obtain more accurate information, income data for the SCF and SLID are collected after the income tax "season" when respondents are more familiar with their tax records. Respondents receive information about the income interview prior to the interviewer's telephone call. This gives them time to consult documents and have information available at the time of the interview. Nevertheless, a comparison of data produced from the SCF with other sources suggest that certain income components such as EI benefits and self-employment earnings are under-reported in an income interview. For respondents who grant Statistics Canada permission to access their tax files (the majority of respondents), SLID collects income data directly from administrative files. This procedure reduces misreporting of income in the SLID.

Non-response errors occur to some extent in any survey for reasons such as household members being on vacation during the interview period or refusing to supply requested information, despite attempts to obtain complete response from sampled units. For these individuals, the missing data are imputed either explicitly by assigning data to each non-respondent on the basis of a similar respondent record, or implicitly by redistributing the weight of the non-respondent individual to other responding individuals. The bias introduced by non-response increases with the differences between respondent and non-respondent characteristics. Methods employed to compensate for non-response make use of information available for both respondents and non-respondents in an attempt to minimize this bias.

Processing errors can occur at various stages in the survey: data capture, editing, coding, weighting or tabulation. The computer-assisted collection method used for SLID and SCF reduces the chance of introducing capture errors because checks for consistency and completeness of the data are built into the computer application. To minimize coding, weighting or tabulation errors, diagnostic tests are carried out periodically. These tests include comparisons of results with other data sources.

Weighting

The estimation of population characteristics from a survey is based on the premise that each sampled unit represents, in addition to itself, a certain number of unsampled units in the population. A basic survey weight is attached to each record to indicate the number of units in the population that are represented by that unit in the sample. Two types of adjustment are then applied to the basic survey weights in order to improve the reliability of the estimates. The basic weights are first inflated to compensate for non-response. The non-response adjusted weights are then further adjusted to ensure that estimates on relevant population characteristics would respect population totals from sources other than the survey. The population totals used for SCF and SLID were based on Statistics Canada's Demography Division population counts for different province-age-sex groups. In SLID, different weights apply for cross-sectional and longitudinal estimates.

Cross-sectional representativeness of SLID

Each longitudinal sample, or "panel" in SLID initially constitutes a representative cross-sectional sample of the population. However, because the real population changes each year, whereas by design the longitudinal sample does not, the sample must be modified to properly reflect these changes to the composition of the population. This is done by adding to the sample all *new* people in the population who are found to be living with the initial respondents (and likewise dropping them from the sample if they leave at later time-points). Conversely, any original respondents who leave the target population (by moving abroad, into institutions, etc.) are given a zero weight for cross-sectional purposes. In this way, the cross-sectional sample, composed of the original respondents minus those who left the target population plus those who have entered it, is virtually fully representative of the population at each subsequent time-point. The missing group is composed of persons who have newly entered the target population and are not living with anyone who was in the target population when the most recent panel was selected. Since SLID introduces a new panel every three years, however, this group is quite small.

Response rates

High response rates are essential for the data quality of any survey and thus considerable effort is invested to encourage effective participation from SCF and SLID respondents.

The response rates are relatively high in both the SCF and SLID. In the SCF it ranged from 78.1% in 1989 to 82.1% in 1995, while SLID's cross-sectional rate of response varied from 87.1% in 1996 to 83.8% in 1999.

The higher SLID response rates are primarily due to the use of administrative data from the tax files.

Note that the response rates are defined at different levels in the two surveys. For SCF, the response rate is calculated at the family level whereas it is based on household response in SLID. For purposes of calculating cross-sectional response rates in SLID, households are defined according to the January household composition. The calculation of the response rate at the household level is based on the response codes for individuals in the household, including both longitudinal respondents and cohabitants. A respondent household is defined as a household that has at least one respondent individual. An individual is defined as a respondent if he or she responded to either the labour or the income interview. Respondent households are divided into completely respondent households and partially respondent households. Partially respondent households are weighted and the missing income data in these households are imputed.

Imputation for non-response

Income data are imputed in SCF – and in some cases in SLID – using a “nearest neighbour” approach. This method involves identifying another individual with certain similar characteristics, who becomes the “donor” for the imputed value. SLID also uses other imputation techniques. In fact, the primary method employed for imputing income data in this survey is to use the previous

year’s data, updated for any changes in circumstances. Only in the absence of such data are income figures imputed using the “nearest neighbour” technique in SLID.

Amounts received through certain government programs, such as child tax benefits, the Goods and Services Harmonized Sales Tax Credit, and the Guaranteed Income Supplement, also derived from other information. Data obtained from the tax route are complete and don’t need imputation.

Comparability with other income data sources

Comparisons of figures produced from the SCF with other sources of data (Census of Population, Longitudinal Administrative Data, National Economic and Financial Accounts) reveal that certain income components, such as investment, self-employment earnings, social assistance payments and EI benefits, are under-reported in the SCF.

SLID’s estimates of the number of income recipients, aggregate individual income and average family income are higher than the corresponding estimates from SCF data.

Differences between SCF and SLID income figures can be attributed to the different procedures for editing, imputation, and data collection (entirely by questionnaire for the former versus partially by linkage with T1 income tax files for the latter).

Table F
Response rate in SCF (1990-1995) and SLID (1996-1999)

Year	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Response Rate (%)	79.0	80.0	80.7	80.0	79.5	82.1	87.1	85.2	84.4	83.8

Related Products and Services

Canadian Statistics on the Internet

The following data are available, free of charge, on Statistics Canada's website (www.statcan.ca):

- Average Market Income by Selected Family Types, Canada, 1990-1999
- Average Total Income by Selected Family Types, Canada, 1990-1999
- Average After-Tax Income by Selected Family Types, Canada, 1990-1999
- Government Transfers and Income Tax by After-Tax Income Quintiles, Canada, 1998-1999
- Persons in Low Income Before Tax, Canada, 1990-1999
- Persons in Low Income After Tax, Canada, 1990-1999

The menu path to download the above-listed tables is "Canadian Statistics" then "The People" followed by "Families, households and Housing" and "Income".

- Average Earnings by Sex and Work Activity, Canada, 1990-1999
- Estimated numbers of Earners by Sex and Work Activity, Canada, 1990-1999
- Husband-Wife Families: distribution and average income by number of earners, Canada, 1990-1999

The menu path to download the above-listed tables is "Canadian Statistics" then "The People" followed by "Labour, Employment and Unemployment" and "Earnings".

Income in Canada, 1999 (electronic version) 75-202-XIE (\$45)

An electronic version of the present publication is available on Statistics Canada's website (www.statcan.ca). It includes the following additional tabulations:

Market Income

2.2 – Median Market Income by Selected Family Types, Canada, 1990-1999

Total Income

4.3 – Median Total Income by Selected Family types, Canada, 1990-1999

After-Tax Income

6.2 – Median After-Tax Income by Selected Family Types, Canada, 1990-1999

Multiple Income Concepts

7.1 – Average Income by Selected Family Types, Showing Different Income Concepts, Canada and Provinces, 1998 and 1999

- 7.2 – Average Income and Income Shares by After-Tax Income Quintiles, Showing Different Income Concepts, Canada and Provinces, 1990-1999
- 7.3 – Gini Coefficients of Market Income, Total Income and After-Tax Income, Showing Selected Family Types, Canada and Provinces, 1990-1999

Low Income

- 8.5 – Persons in Low Income Before Tax (1992 LICOs base), Showing Prevalence and Estimated Number, Canada and Provinces, 1990-1999
- 8.6 – Percentage of Persons in Low Income Before Tax (1992 LICOs base) by Age, Sex and Educational Level, Showing Persistence of Low Income, Canada, Between 1993 and 1999
- 8.7 – Low Income Before Tax (1992 LICOs base) by Selected Family Types, Showing Prevalence, Estimated Number and Average Income Gap, Canada, 1990-1999
- 8.8 – Low Income Before Tax Cut-Offs (1992 LICOs base), 1990-1999

Background Tables

- 9.1 – Number of Persons by Selected Family Types, Canada and Provinces, 1990-1999
- 9.2 – Number of Families by Selected Family Types, Canada and Provinces, 1990-1999

The menu path to download the electronic version is "Products and Services", then Downloadable publications (45\$)", followed by "75-202-XIE, Income in Canada, 1999."

Income Trends in Canada, 13F0022XCB (\$195)

This annual CD-ROM, which includes over 2 million data points, is the complement to *Income in Canada, 1999*. It provides historical trends starting in 1980, for Canada, the provinces and 15 metropolitan areas. The data are presented in Beyond 20/20TM format that allows users to easily view trends, create tables and chart income. The 1999 edition will be available in late 2001.

Longitudinal data from the Survey of Labour and Income Dynamics (SLID)

Starting with reference year 1998, the Survey of Labour and Income Dynamics (SLID) officially replaced the Survey of Consumers Finances (SCF) as the source of income data.

SLID is a longitudinal survey – the same people are interviewed from one year to the next for a period of six years – that began collecting data with the 1993 reference year.

The income content of the two surveys is similar, with SLID adding a large selection of variables that capture transitions in Canadians' jobs, income and family events. Therefore, SLID opens new research avenues that will provide greater insights on important issues, such as how many Canadians remain in low income situations and what makes it possible for others to emerge from periods of low income.

Paradoxically, the comprehensive data that make SLID so valuable, also makes it more complex for Statistics Canada to ensure that confidentiality of respondents is maintained.

In order to comply with the strict confidentiality provisions of the Statistics Act, SLID longitudinal data are made available through new modes of dissemination, namely:

remote access: computer program(s) are written by clients and sent electronically to Statistics Canada, where staff run the program(s) against the data base and apply confidentiality protection measures. If need be, data are suppressed from the output. Survey officers subsequently return results to clients;

on premise access: researchers under contract with Statistics Canada are given access to Regional Reference Centers across the country, where staff provides data retrieval infrastructure and implements confidentiality procedures;

research data centres: were opened on selected university campuses across the country, in 2000. These centers will act as extensions of Statistics Canada and provide researchers with access to the data, while protecting confidentiality.

Public Use Microdata Files

Cross-sectional public use microdata files for 1996 to 1998 are available modeled on the Survey of Consumer Finances microdata data files. It is anticipated that 1999 will be released in 2002. No longitudinal public use microdata files are presently planned.

Research and Working Papers

Statistics Canada publishes a variety of research and working papers that are made available free of charge on its website (www.statcan.ca). Listed below is a selection of recent papers, for readers interested in income trends. Several other reports are also available.

- Should the low income cutoffs be updated? A summary of feedback on Statistics Canada's discussion paper 75F0002MIE00011

- To What Extent are Canadians Exposed to Low Income? 75F0002MIE99001
- The Persistent Gap: New Evidence on the Canadian Gender Wage Gap 75F0002MIE99008
- A Comparison of the Results of the Survey of Labour and Income Dynamics (SLID) and the Survey of Consumer Finances (SCF) 1993-1997: Update 75F002MIE99007
- Should the Low Income Cutoffs be Updated? A Discussion Paper 75F0002MIE99009

The menu path to download the above-listed papers is "Our Products and Services" then "Research papers (free)" followed by the catalogue number

- The Performance of the 1990s Canadian Labour Market 11F0019MIE00148
- Why Do Children Move Into and Out of Low Income: Changing Labour Market Conditions or Marriage and Divorce? 11F0019MIE99132
- Social Transfers, Earnings and Low-Income Intensity Among Canadian Children, 1981-1996: Highlighting Recent Developments in Low-Income Measurement 11F0019MIE00144
- The Maturation of Canada's Retirement Income System: Income Levels, Income Inequality and Low-Income among the Elderly 11F0019MIE00147

The menu path to download the last four papers listed above is "Our Products and Services" then "Research papers (free)" followed by catalogue number.

SLID Documentation for Researchers

- Survey Overview – Survey of Labour and Income Dynamics 75F0011XIE
- Survey of Labour and Income Dynamics Microdata User's Guide 75M0001GIE

The menu path to download the above-listed working papers is "Our Products and Services" then "Free publications" followed by the catalogue number.

- SLID Electronic Data Dictionary 75F0026XIB

The menu path to download this document is "Statistical methods " followed by "Questionnaires and data dictionaries" followed by "SLID electronic data dictionary".

Publications from the Survey of Consumer Finances

The transition from the Survey of Consumer Finances to the Survey of Labour and Income Dynamics has also triggered a revision of the income product line. With the introduction of *Income in Canada (the print and electronic editions)* and *Income Trends in Canada CD-ROM*, the following SCF publications are discontinued:

- 13-207-XPB Income Distribution by Size in Canada
- 13-210-XPB Income After Tax: Distribution by Size in Canada
- 13-551-XPB Low Income Cut-offs
- 13-569-XPB Low Income Persons
- 13-592-XPB Low Income After Tax
- 13-582-XPB Low Income Measures
- 13F0019XPB Low Income Measures, Low Income After Tax Cut-Offs and Low Income After Tax Measures
- 13-208-XPB Census Family Incomes
- 12-215-XPB Characteristics of Dual-Earner Families
- 13-217-XPB Earnings of Men and Women

Perspectives on Labour and Income 75-001-XPE

Perspectives on Labour and Income is a quarterly journal that features analytical articles on the latest trends. It includes a section that summarizes recent reports and studies released by Statistics Canada. Subscribing to *Perspectives on Labour and Income* will prove to be an excellent way to keep up-to-date on what's new, all year long!

Client Services

For clients with more specialized data needs, custom tabulations can be produced on a cost-recovery basis. For more information or to enquire about the concepts, methods, data quality or the product line, contact Client Services (1 888 297-7355 or 613 951-7355; income@statcan.ca), Income Statistics Division.

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